



ACCIDENT & GENERAL INSURANCE COMPANY, LIMITED

Corporate Office: c/o Artex Risk Group, Suite 301, Floor 3, Windward 3, Regatta Office Park, P.O.
Box 10233, Grand Cayman, KY1-1002 Cayman Islands
(herein referred to as the Company)

DIVER'S CERTIFICATE OF INSURANCE

This plan is underwritten by Accident & General Insurance Company, Limited. (the "Company"). The Company will pay the benefits under the Policy in accordance with and subject to this Diver's Certificate of Insurance. This Certificate is a legal contract between the Company, Policyholder and the Insured. Insureds are covered against losses subject to the provisions, limitations and exclusions contained herein.

Policy Number: G-2025-PREFERRED DIVE ACCIDENT (the "Policy")

Policyholder: DAN WORLD, LTD. ("DAN")

Policyholder Address: P.O. Box 10233
Suite 301, Floor 3, Windward 3, Regatta Office Park
Grand Cayman KY1 -1002
Cayman Islands

POLICY DECLARATIONS

Coverage is provided as described in the Benefit Schedule. Benefits payable for expenses incurred for all benefits shall not exceed the Benefit Limit or Sublimit shown for that benefit in the Benefit Schedule.

Benefit Schedule	
DAN World - Preferred Dive Accident Plan	
DAN Travel Assist Benefits	
	Benefit Limit
Emergency Medical Transportation	up to US\$150,000
Repatriation of Mortal Remains	US\$10,000 Sublimit
Repatriation for Additional Care	Included in US\$150,000 Limit
Local Burial	US\$10,000 Sublimit
Visit of a Family Member or Friend (includes Traveling Companion)	US\$1,000 Sublimit
Emergency Return Home – Family Death	Included in US\$150,000 Limit
Return of Dependent Children	Included in US\$150,000 Limit
Return of a Traveling Companion	Included in US\$150,000 Limit
Dive Accident Benefits	
	Benefit Limit
Dive Accident Medical Expenses	up to US\$250,000 PO
Accidental Death & Dismemberment	up to US\$25,000
Permanent and Total Disability	up to US\$25,000
Extra Transportation	up to US\$5,000
Extra Accommodations	up to US\$5,000 (US\$400/day)
Diving Vacation Cancellation	up to US\$5,000
Diving Vacation Interruption	up to US\$5,000
	PO - Per Occurrence

COVERAGE TERRITORY

The Coverage Territory is Worldwide, other than the Excluded Countries.

Excluded Countries include, and no coverage is provided for losses that occur in, Afghanistan, Algeria, Chad, Iran, Iraq, Libya, Mali, North Korea, Niger, Nigeria, Somalia, South Sudan, Sudan, Syria, Pakistan, and Yemen. The list of excluded countries may be updated at any time by the Policyholder.

NOTIFICATION AND PRE-AUTHORIZATION

You, or someone acting on your behalf, must contact the Policyholder (DAN) to obtain pre-authorization to use any of the benefits and coverages available under this Policy. The Policyholder maintains a 24/7 hotline to confirm your coverage and provide necessary pre-authorizations. If your situation is life-threatening, seek immediate medical attention. Once your situation has stabilized, you can contact the Policyholder (DAN) with the relevant details for any necessary approvals. If you fail to timely notify the Policyholder (DAN), the benefits available to you may be reduced or denied.

DAN *TravelAssist* benefits (including medevac and other emergency travel assistance services) are only available if all arrangements are made by and coordinated through DAN *TravelAssist*. If services are arranged by the Insured Person (a "self-evacuation") or a third party, the benefits available to you may be reduced or denied.

ELIGIBILITY

Individuals who either: (a) hold a diver certification issued by a recognized training agency, or (b) are in the process of obtaining his/her diver certification and are under the supervision of and diving with a qualified diving instructor affiliated with a recognized training agency. Diving includes all forms of recreational and non-commercial diving such as snorkeling, skin diving, free diving, and SCUBA (Self-Contained Underwater Breathing Apparatus) diving. The individual must be:

1. A resident or citizen of an eligible state, province, country, territory, district, or protectorate; and,
2. Between 8 years of age and 75 years of age. The Policyholder may, in its sole discretion, grant a written exemption to the age limit for individuals over 75. In such cases the person may be asked to provide a medical clearance from a physician trained in diving medicine and acceptable to the Policyholder, which clears the individual for diving activities. (the Policyholder will advise if this is required at time of enrollment).

Members of the U. S. Armed Forces stationed outside the continental United States are also eligible.

Coverage Period: One year.

Individual Effective Date: Coverage will take effect on the date a person becomes eligible and pays the requisite premium.

Individual Termination Date: Coverage automatically ends on the first of the following dates:

1. the end of the period for which the last premium has been paid; or,
2. the premium due date coinciding with or next following the date the Insured Person attains age 75, unless the Policyholder has granted the Insured Person a written exemption which allows them to be an Insured Person after age 75.

Termination of coverage will not affect a pending claim for a covered loss.

DEFINITIONS

ACCIDENT means a sudden, unforeseen, and unexpected event that occurs without any intentional act or action by the Insured Person that causes or contributes to the sudden, unforeseen, or unexpected event.

ARTERIAL GAS EMBOLISM (AGE) means signs and symptoms due to gas entering the arterial system as a result of over pressurization of gas-containing body structures during a Covered Dive.

BAGGAGE means luggage, travel documents, and personal possessions; whether owned, borrowed or rented, taken by the Insured while traveling.

BENEFIT LIMIT or SUBLIMIT means, as applicable to each benefit provided by the Policy, the amount shown as the benefit limit for that benefit for the Insured Person in the Benefit Schedule or herein.

BENEFIT SCHEDULE means the Benefit Schedule section of the Policy Declarations.

CERTIFICATE OR CERTIFICATE OF INSURANCE means this Divers Certificate of Insurance.

COMMERCIAL DIVER means a diver who has obtained a commercial diver certification, who uses scuba or a surface supplied air source, who engages in diving activities as a business venture, and receives compensation or some other form of consideration in exchange for the services rendered. Diving activities of Commercial Divers include, but are not limited to, construction, inspection, search and rescue, salvage, repair, gathering or fishing for seafood, and commercial film production. Commercial Diver does not include dive professionals, independent underwater photographers and videographers, underwater videographers working as part of a small documentary or scientific film crews (subject to approval), scientific divers, and those conducting research or providing services on a volunteer basis.

COMMON CARRIER means any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

COMPANY means, Accident & General Insurance Company, Ltd. For administrative purposes, the term "Company" may include its authorized administrator acting on its behalf.

COMPLICATIONS OF PREGNANCY means conditions whose diagnoses are distinct from but adversely affected or caused by pregnancy. These conditions are:

1. acute nephritis or nephrosis; or
2. cardiac decompensation or missed abortion; or
3. non-elective cesarean section; or
4. similar conditions as severe as these.

Not included are (a) false labor, occasional spotting or Physician prescribed rest during the period of pregnancy; (b) morning sickness; (c) hyperemesis gravidarum and preeclampsia; and (d) similar conditions not medically distinct from a difficult pregnancy.

COVERAGE means the Insurance that the Insured Person has under the Policy.

COVERAGE PERIOD means one year from the date the Insured Person's insurance takes effect unless the Coverage ends sooner per the terms of the Certificate.

COVERED DIVE or COVERED DIVING ACTIVITY means:

1. recreational free diving (Apnea), snorkelling, SCUBA diving, or training for free diving or SCUBA certification; or,
2. diving while a SCUBA or free diving instructor, divemaster, or independent recreational underwater photographer/videographer; or,
3. diving as a volunteer in support of marine conservation or marine habitat restoration projects; or,
4. diving while performing research for a state or national government agency or university and following the diving safety guidelines of the American Academy of Underwater Scientists (AAUS), Canadian Academy of Underwater Scientists (CAUS), or other recognized scientific body whose written diving research protocol is approved by the Policyholder.

A Covered Dive begins upon entry into the water and ends upon exit from the water. To be a Covered Dive, the dive must begin while Coverage is in force.

COVERED DIVING ACCIDENT means an Accident, DCI, or any In-Water Accident that results from a Covered Dive.

CUSTODIAL CARE means care:

1. provided primarily for the maintenance of the Insured Person; and
2. essentially designed to assist the Insured Person in the activities of daily living.

Custodial Care does not include care primarily provided for its therapeutic value in the treatment of Injury.

DECOMPRESSION ILLNESS (DCI) means Decompression Sickness (DCS) or Arterial Gas Embolism (AGE). Such illness must be a direct result of a Covered Dive that takes place while Coverage is in force.

DECOMPRESSION SICKNESS (DCS) means signs and symptoms resulting from gas in the tissues coming out of solution into bubbles inside the body on depressurization as a result of a Covered Dive.

DIVING VACATION means a trip which is scheduled not to exceed 90 consecutive days, the main purpose and intent of which is to engage in a Covered Diving Activity on a liveaboard or at a diving resort or diving facility which offers scuba diving, where the Insured has either paid for or arranged diving activities in advance of embarking on the trip.

ELECTIVE TREATMENT AND PROCEDURES means any medical treatment or surgical procedure that is not Medically Necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by the Company to be research or experimental or that is not recognized as a generally accepted medical practice.

EXTRA ACCOMMODATIONS means lodging or hotel room charges required because the Insured Person was delayed in returning Home due to a Covered Diving Accident. Extra Accommodations include meals, local transportation, and incidentals.

EXTRA TRANSPORTATION means transportation charges for a return trip Home that was delayed due to a Covered Diving Accident. Extra Transportation charges do not include charges for services that would otherwise be covered by the Emergency Medical Transportation Benefits.

FINANCIAL INSOLVENCY means the total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, or the total cessation or complete suspension of operations following the filing of a bankruptcy petition, whether voluntary or involuntary, by a tour operator, cruise line, liveaboard, airline, rental car company, hotel, condominium, railroad, motor coach company, or other supplier of travel services which is duly licensed in the state(s) of operation other than the person, organization, agency or firm from whom the Insured Person directly purchased or paid for his or her trip provided the Financial Insolvency occurs more than 15 days following the Insured Person's effective date for the Diving Vacation Cancellation Benefits. There is no Coverage for the total cessation or complete suspension of operations for losses caused by fraud or negligent misrepresentation by the supplier of travel services.

HOME means the place where the Insured Person lives and maintains their primary residence, irrespective of other residences they may use from time to time. Home is the place designated by the Insured Person as their address on the application form.

HOME COUNTRY means the country or territory where the Insured maintains their Home.

HOSPITAL means an institution, which meets all of the following requirements:

1. it must be operated according to the law;
2. it must give 24-hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis;
3. it must provide diagnostic and surgical facilities supervised by Physicians;
4. registered nurses must be on 24-hour call or duty; and
5. the care must be given either on the Hospital's premises or in facilities available to the Hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation, or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing or other section of the Hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a Hospital used for such purposes).

HYPERBARIC CHAMBER means a pressure vessel approved for recompression of diving accident victims and/or use of hyperbaric oxygen therapy, specifically for use for recompression of AGE or DCS.

IMMEDIATE FAMILY MEMBER is the Insured Person or his or her spouse, the children, brothers, sisters and parents or stepparents of either the Insured Person or the Insured Person's spouse, and spouses of the children, brothers, and sisters of either the Insured Person or Insured Person's spouse.

INJURY means bodily harm or damage (not including mental or emotional harm/damages) due to a covered Accident that is not contributed to by disease, sickness, infection, bodily infirmity, or any other abnormal physical condition and that: (i) requires examination and treatment by a Physician; and (ii) occurs while the injured person's Coverage under the Policy is in force. All injuries sustained by one person in any one Accident, including related conditions and recurrent symptoms of these injuries, are considered a single injury.

INPATIENT means the Insured Person who is confined as a registered bed-patient in a Hospital for whom a room and board charge is made.

INSURANCE means the Coverage that the Insured Person has under the Policy.

INSURED or INSURED PERSON means an Eligible Person as defined in the eligibility section of this Policy: 1) who completes any required enrollment form; 2) who pays any required premium or for whom premium has been paid; and 3) while covered under the Policy.

INTENSIVE CARE UNIT means a separate part of a Hospital that is reserved for critically and seriously ill patients who require highly skilled nursing care and constant or close and frequent audiovisual nursing observation. The Intensive Care Unit must provide its patients with:

1. room and board;
2. nursing care by Nurses who work only in the unit; and
3. special equipment and supplies that are primarily for use within the unit.

IN-WATER ACCIDENT means an Accident which occurs while the Insured Person is physically in the water and is not riding in, on, or in any other way tethered to or otherwise connected to a motorized or sailing marine vessel.

MEDICAL EMERGENCY means an Injury or emergency Sickness that poses an immediate risk to an Insured Person's life or long-term health.

MEDICALLY NECESSARY or MEDICAL NECESSITY means services or supplies that the treating Physician determines, recommends, approves, and certifies to be:

1. appropriate, necessary, and reasonable for the symptoms, diagnosis or direct care and treatment of an Injury, Arterial Gas Embolism or Decompression Sickness; and,
2. provided for the symptoms, diagnosis or direct care and treatment of an Injury, Arterial Gas Embolism or Decompression Sickness; and,
3. within standards of good medical practice within the organized medical community; and,
4. not primarily for the convenience of the Insured Person, Insured Person's Physician, or another provider; and
5. the most appropriate supply or level of service that can safely be provided.

For Hospital stays, this means that acute care as an Inpatient is necessary due to the kind of services the Insured Person is receiving or the severity of the Insured Person's condition and that Outpatient Treatment would not be adequate to effectively treat the Insured Person.

NON-DIVING ACCIDENT means an Accident that is not a Covered Diving Accident or an In-Water Accident.

NURSE means a Registered Nurse (RN), Licensed Practical Nurse (LPN) or Licensed Vocational Nurse (LVN) or other healthcare practitioner providing nursing services who, is licensed or certified to provide such services in the country or district where the services are rendered.

OTHER MEDICAL EXPENSE INSURANCE means medical expense insurance provided by any other insurance or welfare plan or prepayment arrangements, regardless of whether the other insurance is provided on an individual, family, or group basis, or through an employer, union, or membership in an association. If insurance is provided on a provision of service basis, then, for purposes of this definition, the amount shall be that which the services rendered would have cost in the absence of the insurance.

Other Medical Expense Insurance shall also mean liability coverage, including but not limited to personal umbrella type plans or automobile medical plans.

OUTPATIENT TREATMENT means Medically Necessary services and supplies provided to the Insured Person in a Physician's office or Outpatient department of a Hospital for which no room and board charge is made.

PHYSICIAN means a duly licensed health care provider in good standing acting within the scope of his license and rendering care or treatment to the Insured Person, including:

1. a medical practitioner licensed to provide medical services and perform general surgery; or
2. any other practitioner whose services, by law of the place where such services are performed, must be covered by the Policy.

"Physician" does not include an Immediate Family Member, nor does it include a Traveling Companion or an employee, business partner or business affiliate of the Insured Person.

POLICY means the contract issued to the Insured Person providing the benefits specified herein.

POLICYHOLDER is DAN World, Ltd. ("DAN").

PRE-EXISTING CONDITION means a sickness, disease, or other condition for which medical advice, diagnosis, care, or treatment was recommended by or received from a Physician during the 180-day period immediately prior to the Insured Person's effective date, including:

1. any recommendation for a diagnostic test, examination, or medical treatment; or
2. conditions for which the Insured Person took or received a prescription for drugs or medicine.
3. a condition for which symptoms existed which would cause an ordinarily prudent person to seek diagnosis or treatment prior to embarking on a trip.

Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 180-day period before Coverage is effective under the Policy.

REASONABLE AND CUSTOMARY CHARGE means charges for medically necessary services and supplies provided to the Insured that are not more than what is paid (i) locally, where more than one treatment facility exists; or (ii) in other comparable localities where a single treatment facility exists. The nature and severity of the condition will be taken into account.

SICKNESS means an illness or disease of the body which:

1. requires examination and treatment by a Physician, and
2. commences while the Coverage is in effect; and
3. in those cases where the benefit is conditioned upon the Insured Person's inability to dive, in the opinion of a Physician would prevent the Insured Person from diving.

TERRORIST ACT means an act of violence by any person acting on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government, that is deemed terrorism by the United States Government other than civil disorder or

riot, that is not an act of war, declared or undeclared, that results in Loss of life or major damage to property.

THIRD PARTY (IES) means anyone other than:

1. the Insured Person;
2. a person related to the Insured Person by blood, marriage or adoption;
3. the owners, shareholders, staff members or others who are associated with the business which provided the diving services to the Insured Person.

TRAVELING COMPANION means a person booked to travel with the Insured Person whose name appears with the Insured Person on the same trip arrangement and who, during the trip, will accompany and/or share accommodations with the Insured Person in the same room, cabin, condominium unit, apartment unit, or other lodging.

TRIP means:

1. a period of round-trip travel that is at least eighty (80) kilometers from the Insured Person's home;
2. scheduled duration of travel may not exceed 90 consecutive days;
3. travel is not to obtain health care or medical treatment of any kind; and
4. travel is not to a destination where the Insured Person maintains a Home or residence.

EMERGENCY MEDICAL TRANSPORTATION BENEFITS

Emergency Evacuation and Medically Necessary Transfer

If an Insured Person has suffered a Medical Emergency during the course of a Trip and such condition requires an Emergency Evacuation or Medically Necessary Transfer, the Company will pay, up to the Benefit Limit, the Covered Expenses incurred for such evacuation or transfer.

Emergency Evacuation means when there is no local medical care available and the medical condition of the Insured Person and Medical Necessity warrants immediate Transportation from the place where the Medical Emergency occurs to the nearest Hospital or medical facility where appropriate medical care, treatment or evaluation can be obtained. Emergency Evacuation does not include efforts to search for an Insured Person whose location is unknown or efforts to rescue such Insured Persons from a dangerous situation or a location inaccessible by emergency medical services personnel.

Medically Necessary Transfer means that following treatment or evaluation at the nearest Hospital or medical facility, and absent suitable local care, Medical Necessity warrants Transportation to a different Hospital or medical facility for further care, treatment, or evaluation.

Repatriation of Mortal Remains

If an Insured Person has died while on a Trip, the Company will pay, up to the Benefit Limit, the expenses incurred to move the body and return the mortal remains to the Insured Person's Home for burial. Covered expenses include, but are not limited to, expenses for embalming, cremation, necessary government authorizations, coffins, and Transportation. Expenses related to the use of an air ambulance for the Repatriation of Mortal Remains are expressly excluded.

Repatriation for Additional Care

When an Insured Person suffered a Medical Emergency during the course of a Trip for which Emergency Evacuation or Medically Necessary Transfer is necessary, and the Insured Person is deemed medically fit to travel to a different Hospital or medical facility for further care, treatment, or evaluation, the Company will pay, up to the Benefit Limit, the Covered Expenses for Transportation to a Hospital or medical facility that is located either:

1. near the Insured Person's Home; or,
2. near where the Insured Person was living and/or working prior to their Trip.

Any Repatriation for Additional Care shall be undertaken at the discretion of the designated Travel Assistance Provider in consultation with the Insured Person's treating Physician. Repatriation for Additional Care is limited to scheduled commercial airlines, watercraft, or ground transportation, and the Company will pay, up to the Benefit Limit, the Covered Expenses for such scheduled commercial airlines, watercraft, or ground transportation.

Local Burial

If an Insured Person has died while on a Trip and the family chooses a local burial, the Company will pay, up to the Benefit Limit, for expenses incurred to bury the Insured Person in the place where they died. Covered expenses include, but are not limited to, expenses for embalming, cremation, necessary government authorizations and coffins.

Emergency Medical Transportation Covered Expenses

Covered Expenses include the cost of Transportation and the Reasonable and Customary charge for en route medical treatment, medical services and medical supplies that: (1) is necessarily incurred in connection with Emergency Medical Transportation of the Insured Person or; (2) meets generally accepted standards of medical practice; and (3) either is ordered by a Physician and performed under his or her care or supervision or order, or is required by the standard regulations of the conveyance method being used to transport the Insured Person.

All Transportation arrangements made for transporting the Insured Person must be by the most direct and economical conveyance and must be arranged in advance by the designated Travel Assistance Provider to be covered. the Company will not provide Transportation to the Insured Person's Home if there are closer medical facilities which are capable of attending to the Insured Person's medical needs.

Transportation means any land, water, or air conveyance required to transport an Insured Person during medical transportation, transfer, evacuation, or repatriation. Transportation must be required by the circumstances, recommended by local medical personnel and authorized by the designated Travel Assistance Provider. Transportation may include, but is not limited to, air ambulances, land ambulances, private motor vehicles, watercraft, commercial airliner, or train (depending on the circumstances). The designated Travel Assistance Provider will arrange Transportation using the mode best suited to do so based on the seriousness of the patient's condition. All decisions as to the mode of Transportation and final destination will be based solely upon medical factors. the Company will not cover any expenses for services provided by another party at no cost to the Insured Person.

TRAVEL ASSISTANCE BENEFITS

Visit of a Family Member or Friend: If during the course of a Trip an Insured Person is traveling alone and suffers a Medical Emergency that requires hospitalization for more than 7 consecutive days, the Company will pay, up to the Benefit Limit, for an economy round-trip ticket to the location of the Hospital, accommodations and meals, for a person chosen by the Insured Person to travel to the site of his or her hospitalization and return to the point of that person's departure. The family member or friend must provide bills or receipts of actual expenses. This benefit is available for the lesser of up to 10 days, or 72 hours after the Insured Person is discharged from the Hospital. Use of this benefit may not be combined with the Visit of a Traveling Companion benefit.

Visit of a Traveling Companion: If during the course of a Trip an Insured Person is traveling with a Traveling Companion and suffers a Medical Emergency that requires hospitalization for more than 7 consecutive days, the Company will pay, up to the Benefit Limit, to provide the Traveling Companion with one-way economy transportation to the location of the Hospital, accommodations and meals, to allow the Traveling Companion to remain near the Insured Person. At the conclusion of the visit by the Traveling Companion, the Company will pay, up to the Benefit Limit, for the Traveling Companion's one-way economy transportation (or same class as the original ticket) less the value of any applied credit from any unused original return trip ticket held by the Traveling Companion, to return them to their original return destination. The Traveling Companion must provide receipts for actual expenses. This benefit is available for the lesser of up to 10 days, or 72 hours after the Insured Person is discharged from the Hospital. Use of this benefit may not be combined with the Visit of a Family Member or Friend benefit.

Emergency Return Home: If during the course of a Trip an Immediate Family Member of the Insured Person dies, the Company will pay, up to the Benefit Limit, for one-way economy transportation, less the value of any applied credit from any unused original return trip tickets held by the Insured Person, to return them Home.

Return of Dependent Children: If during the course of a Trip an Insured Person is traveling alone with his or her minor dependent children and suffers a Medical Emergency for which Emergency Evacuation or Medically Necessary Transfer is necessary and the Insured Person becomes unable to tend to the children's needs, the Company will pay, up to the Benefit Limit, to provide the children with one-way economy transportation (or same class as the original ticket) less the value of any applied credit from any unused original return trip tickets held by the children, to return them Home. Qualified escorts will be provided, if necessary.

Return of a Traveling Companion: If during the course of a Trip an Insured Person has suffered a Medical Emergency and his or her Traveling Companion's transportation ticket is no longer valid due to changes in plans caused by the emergency, the Company will pay, up to the Benefit Limit, to provide the Traveling Companion with one-way economy transportation (or same class as the original ticket) less the value of any applied credit from any unused original return trip ticket held by the Traveling Companion, to return them to their original return destination.

DIVE ACCIDENT MEDICAL EXPENSE BENEFITS

Dive Accident Medical Expense Benefit

Covered Diving Accidents - Covered Medical Expenses

If the Insured Person has incurred charges for treatment of Injury due to a Covered Diving Accident, the Company will pay, up to the Benefit Limit, for the Covered Charges described below subject to the terms and limitations contained herein.

COVERED CHARGES means eligible expenses that are incurred by the Insured Person for Medically Necessary services, supplies, care, or treatment for a Covered Diving Accident. The Accident must occur while Coverage is in force. Eligible expenses must be incurred within 365 days of the Accident.

Medical services, supplies, care, or treatment must be prescribed, performed, or ordered by a Physician. Charges for such services, supplies, care, or treatment must be Reasonable and Customary and the Company will not pay for charges in excess of the Benefit Limit.

Covered Charges include the following:

- Hyperbaric Chamber treatment charges for up to 3 treatments per Covered Diving Accident. Any treatment after the third (3rd) must be approved by the Company, or its designee, and may require examination by a medical professional designated by the Company.
- Physician's charges for Hyperbaric Chamber treatment, medical care, and surgical procedures.
- Ambulance charges for transportation by a professional ground, air or marine ambulance service to the nearest Hospital or Hyperbaric Chamber where appropriate care or treatment can be given. All transportation involving air or marine ambulance service must be approved in advance by the Company or its designee. This benefit may not be combined with any Emergency Medical Transportation benefit.
- Hospital charges may include room and board; general nursing care; other Inpatient and Outpatient Treatment services and supplies; and confinement in an Intensive Care Unit as long as such confinement is ordered by a Physician.

The daily Hospital allowance payable for room and board for each day of Hospital confinement shall not exceed the average semi-private room rate for the Hospital where confined. If the Hospital where confined has only private rooms, the daily Hospital allowance will be 80% of the private room rate.

The daily Intensive Care Unit allowance payable for room and board for each day of confinement in an Intensive Care Unit is two times the daily Hospital allowance.

- Medical supply charges for oxygen and anesthesia, including their administration, when these are not covered as Hospital charges;
- Other eligible expenses including ambulatory surgical charges provided by a licensed ambulatory surgical center for necessary services and supplies, provided such charges would have been payable if the surgery had been done in a Hospital;
- Nursing, physiotherapy, and occupational therapy charges;

- Radiological and laboratory charges for X-rays, radiological treatment, and diagnostic laboratory tests;
- Medical supply charges for: casts, splints, trusses, braces, crutches, and surgical dressing; artificial eyes and limbs for the initial replacement of natural eyes and limbs severed while insured; and,
- Rental of manually operated wheelchairs and hospital beds, oxygen equipment and other durable medical equipment that is used solely by the Insured Person for the treatment of the Injury. The Company, at its discretion, may approve purchase of such items.

**ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT –
APPLICABLE TO A COVERED DIVING ACCIDENT**

The Company will pay the benefit listed in the following table if the Insured Person has sustained a Loss stated therein resulting from a Covered Diving Accident. Such Loss must occur within 365 days of the Covered Diving Accident. The benefit payable for such Loss shall be the amount stated opposite such Loss.

If more than one Loss is sustained as the result of one Covered Diving Accident, only one amount, the largest, will be payable. The Principal Sum is shown in the Benefit Schedule.

Table of Losses

For Loss of:	Payment:
Life Principal Sum	Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	Principal Sum
One Hand and One Foot	Principal Sum
Either Hand or Foot and Sight of One Eye	Principal Sum
Either Hand or Foot	One-Half the Principal Sum
Sight of One Eye	One-Half the Principal Sum

The term “**Loss**” as used herein means:

1. with regard to hand and foot, actual severance through or above the wrist or ankle joint; and
2. with regard to eyes, the entire and irrecoverable loss of sight.

Loss of life must be evidenced by a death certificate or such other proof or documentation acceptable to the Company.

**PERMANENT AND TOTAL DISABILITY BENEFIT –
APPLICABLE TO A COVERED DIVING ACCIDENT**

If the Insured Person, who is over 21 years of age, is Permanently and Totally Disabled, the Company will pay the Principal Sum. The Principal Sum is shown in the Benefit Schedule. The Permanent and Total Disability must result from a Covered Diving Accident that occurs while Coverage is in force and must be evidenced by a report from a Physician acceptable to the Company.

The loss must:

1. occur within 365 days of the date of the Covered Diving Accident;
2. continue without interruption for at least 1 year; and
3. reasonably be expected to continue without interruption until the Insured Person's death.

Any amount otherwise payable under this benefit will be less any amount paid or payable under the Accidental Death and Dismemberment benefit provided the loss is due to the same Covered Diving Accident.

For purposes of this benefit only, the phrase "**Permanent and Total Disability/Permanently and Totally Disabled**" means that the Insured Person, due to a Covered Diving Accident, is permanently unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience, or training. With respect to the Insured Person for whom an occupational definition of **Permanent and Total Disability/Permanently and Totally Disabled** is not appropriate, **Permanent and Total Disability/ Permanent and Totally Disabled** means that the Insured Person is permanently unable to engage in any of the usual activities of a person of like age and sex whose health is comparable to that of the Insured Person immediately prior to the Accident.

Extended Benefits

If the Policy terminates while the Insured Person is Totally Disabled, benefits will be extended for charges incurred after the date of termination. These extended benefits are subject to the same terms that would have applied if the Policy had remained in force. These extended benefits are payable only for charges incurred:

1. for treatment of the specific Accident that caused the Total Disability;
2. while such person remains so Totally Disabled; and
3. during the first 12 consecutive months after the Policy terminates.

For purposes of the Extended Benefits, Total Disability/Totally Disabled means that the Insured Person is unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience, or training. With respect to the Insured Person for whom an occupational definition of **Total Disability/Totally Disabled** is not appropriate, **Total Disability/Totally Disabled** means that the Insured Person is unable to engage in any of the usual activities of a person of like age and sex whose health is comparable to that of the Insured Person immediately prior to the Accident.

EXTRA TRANSPORTATION BENEFIT – APPLICABLE TO A COVERED DIVING ACCIDENT ONLY

If the Insured Person was prevented from using their original return trip ticket for transportation due to a delay caused by a Covered Diving Accident, the Company will pay, up to the Benefit Limit, an Extra Transportation benefit for the return trip. The delay must be on the advice of the attending Physician and the Insured Person must provide the Company with a copy of the attending Physician's advisory notice. The benefit payable is equal to the difference between a new ticket (in the same class originally booked) and the remaining value of the original ticket.

**EXTRA ACCOMMODATIONS BENEFIT –
APPLICABLE TO A COVERED DIVING ACCIDENT ONLY**

If the Insured Person was delayed in returning Home on the written advice of the attending Physician as a result of a Covered Diving Accident, the Company will pay, up to the Benefit Limit, benefits for Extra Accommodations. Benefits begin on the first day following the original date the Insured Person should have returned Home. The Insured Person must provide bills or receipts of actual expenses and a copy of the attending Physician's advisory notice. Extra Accommodations also includes meals, local transportation, and incidentals. The benefit payable is shown in the Benefit Schedule, subject to a daily limit, where applicable.

**DIVING VACATION CANCELLATION BENEFIT –
APPLICABLE TO A DIVING VACATION**

If prior to the time and date of departure for a Diving Vacation, the Insured Person or his/her Traveling Companion has suffered a Sickness or Injury that would substantially impair that person's ability to dive and requires the Cancellation of the Diving Vacation, the Company will pay, up to the Benefit Limit, for Covered Losses that the Insured Person incurs as a result of such cancellation.

CANCELLATION means a Physician has recommended in writing, that due to the severity of the condition of the Insured Person or his/her Traveling Companion, it is Medically Necessary that the Insured Person cancel the Diving Vacation. The Insured Person or his/her Traveling Companion must be under the direct care and supervision of a Physician.

COVERED LOSSES means any penalties, or forfeited nonrefundable, unused prepayments or deposits for diving, accommodations, meals, or transportation incurred as the result of cancellation of the Diving Vacation.

**DIVING VACATION INTERRUPTION BENEFITS –
APPLICABLE TO A DIVING VACATION**

If, after the scheduled departure date for a Diving Vacation, the Insured Person or his/her Traveling Companion has suffered a Sickness or Injury that would substantially impair that person's ability to dive and requires the Interruption of the Diving Vacation, the Company will pay, up to the Benefit Limit, for Covered Losses that the Insured Person incurs as a result of such interruption.

COVERED LOSSES means any penalties, or forfeited nonrefundable, unused prepayments or deposits for diving, accommodations, meals or transportation incurred as the result of interruption of the Diving Vacation.

INTERRUPTION means a Physician has recommended in writing, that due to the severity of the condition of the Insured Person or his/her Traveling Companion, it is Medically Necessary that the Insured Person interrupt the Diving Vacation. The Insured Person or his/her Traveling Companion must be under the direct care and supervision of a Physician.

If the Sickness or Injury is such that the trip can continue but the Insured Person or his/her Traveling Companion is prevented from continuing Covered Diving Activities, the Company will pay benefits for lost diving days. The benefit is payable on the number of diving days lost until the end of the scheduled trip. The daily benefit is the lesser of the amount shown in the Benefit Schedule or the non-refundable portion

of the diving arrangements. If diving was purchased as part of a package, the daily benefit is the lesser of the amount shown in the Benefit Schedule or the difference between the daily rate for divers and non-divers. To be eligible for this benefit, the payments or deposits for the diving arrangements must be made prior to the onset of the Sickness or Injury which prevents the Insured Person or his/her Traveling Companion from becoming unable to dive.

GENERAL EXCLUSIONS

The following exclusion applies to all benefits for Accidental Death and Dismemberment or Permanent and Total Disability:

1. The Company will not pay for loss caused by or resulting from Sickness of any kind.

The following exclusion applies to the Sickness and Accident Medical Expense, Permanent and Total Disability, Diving Vacation Cancellation, Diving Vacation Interruption, Trip Cancellation, and Trip Interruption:

1. The Company will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the Policy, including death that results there from.

The following exclusions apply to all Emergency Medical Transportation and Travel Assistance Benefits:

1. Emergency Medical Transportation and Travel Assistance Benefits may be suspended if the Insured Person (a) is in a region that is not safely accessible by the company providing the Transportation services; or (b) the Insured Person cannot be transported safely.

The following exclusions apply to **all** coverages.

1. The Company will not pay for any loss under the Policy where:
 - a. the charges exceed Reasonable and Customary Charges for the services and supplies furnished.
2. Excluded from this Policy are losses caused by, resulting from, or in connection with:
 - a. suicide, attempted suicide, or intentionally self-inflicted injury of the Insured Person or Traveling Companion, while sane or insane, including mental, nervous, or psychological disorders, or if the primary diagnosis is psychiatric in nature;
 - b. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
 - c. pregnancy, childbirth, elective or Medically Necessary abortion, or Complications of Pregnancy;
 - d. participation as a professional in athletics;
 - e. unless approved in advance by the Policyholder, participation in organized amateur and interscholastic athletic or sports competition or events;
 - f. riding or driving in any motor competition;
 - g. war or any act of war, declared or undeclared war, civil disorder, or service in the armed forces, National Guard or organized reserve corps or any country or international authority; however, does not include terrorism;

- h. nuclear reaction, radiation or radioactive contamination;
- i. air travel (other than regularly scheduled airlines or air charter services) or operating or learning to operate any aircraft, as pilot or crew;
- j. unless approved in advance by the Policyholder, mountain climbing, bungee cord jumping, snow skiing, skydiving, parachuting, hang gliding, parasailing, or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
- k. unless approved in advance by the Policyholder, in connection with competitions or record-setting or record-breaking attempts;
- l. any unlawful criminal acts, committed by the Insured or a Traveling Companion;
- m. losses which are paid under Other Medical Expense Insurance, workers' compensation or occupational disease laws, travel insurance, or any services, supplies, or treatments provided under any federal, state or other governmental plan or similar law;
- n. a loss or damage caused by detention, confiscation or destruction by customs;
- o. traveling or engaging in a Covered Dive against the advice of a Physician;
- p. Elective Treatment and Procedures;
- q. when the Insured Person is on an organ transplant list at the time he or she embarked on his or her Trip and the requested benefits are related to such transplant;
- r. medical treatment during or arising from a trip undertaken for the purpose or intent of securing medical treatment;
- s. medical services, supplies, or treatment (including any period of Hospital confinement) that were not Medically Necessary, not prescribed by a Physician, deemed to be research or experimental or not recognized as generally accepted medical practice, or were ordered and/or prescribed by an Immediate Family Member;
- t. Custodial Care;
- u. routine eye, hearing, or other physical exams not related to the Sickness or Accident;
- v. cosmetic or reconstructive procedures, and any related services or supplies, which alter appearance but do not restore or improve impaired physical functions;
- w. Financial Insolvency of the person, organization or firm from whom the Insured Person directly purchased or paid for his/her trip, Financial Insolvency which occurred before the Insured Person's effective date for the Diving Vacation Cancellation Benefits, or Financial Insolvency which occurs within 7 days following the Insured Person's effective date for the Diving Vacation Cancellation Benefits;
- x. bankruptcy, Financial Insolvency, default or failure to supply services by a travel supplier;
- y. business, contractual or educational obligations of the Insured Person or Traveling Companion;
- z. failure of any tour operator, Common Carrier, liveaboard, or other travel supplier, person or agency to provide the bargained-for travel arrangements other than Financial Insolvency;

- aa. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the Policy is not in effect for the Insured Person; and,
- bb. for services, supplies, treatment, or transport related to a pandemic, epidemic, or exposure to a contagious infectious disease that was known to the public prior to the time the Insured Person embarked on their Trip.

CLAIMS PROVISIONS

Notice of Claim. The Company must be given written notice of claim within ten (10) days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to the Company or to its authorized agent. To submit a claim, obtain claim forms, or request additional information on how to report a claim, please call, write or email:

AGI - CLAIMS

c/o DAN Services, Inc.
6 West Colony Place, Suite 200
Durham, NC 27705 USA
Phone: +1.919.226.3858
Email – Claims@World.DAN.org

How to File a Claim.

1. Complete the claim form in full. Please answer all questions completely. If you don't, the claim may have to be returned to you and delay settlement of your claim. Be sure to sign the claim form.
2. Ask the hospital and/or doctor to complete the reverse side of the form and return it to you. (The provider can attach an itemized bill instead.)
3. Attach any other bills, documents or statements that apply to the claim. It is important that they contain the right information.
4. Make copies of your forms and bills for your records — your originals will not be returned to you.
5. If you received a payment from any other Insurance, you must send the Explanation of Benefits with your bills before your claim can be settled.

Please forward these documents to AGI - CLAIMS at the address above or by email to Claims@World.DAN.org. DAN World program benefits are subject to change following 30 days' notice to existing clients. All amounts shown are in US dollars.

Claim Forms. When the Company receives notice of claim, the Insured Person will be sent forms to file proof of loss. If the forms are not sent within 15 days after the Company receives notice, then the claimant will meet the proof of loss requirements by giving the Company a written statement of the nature and extent of the loss. This must be sent to the Company within the time limit stated in the Proof of Loss provision.

Notice of Claim. The Company must be given written notice of claim within 180 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to the Company or to its authorized agent. Notice should include the Insured Person's name and enough information to identify and contact him/her.

Payment of Claims. Benefits for loss of life of an Insured Person will be paid in accordance with the beneficiary designation, or if none to the Insured Person's estate. Any payment the Company makes in good faith fully discharges the Company's liability to the extent of the payment made.

Upon receipt of due written proof of loss, payments for all losses, except loss of life, will be made to (or on behalf of, if applicable) the Insured Person suffering the loss. If an Insured Person dies before all payments due have been made, the amount still payable will be paid, to the Insured Person's estate or at the Company's option, in equal shares, to the survivors in the first surviving class of those that follow: The Insured Person's (1) spouse; (2) children; (3) parents; or (4) brothers and sisters. If no class has a survivor, the beneficiary is the Insured's estate.

Payment to a Minor or Incompetent. If any payee is a minor or is not competent to give a valid release for the payment, the payment will be made to the legal guardian of the payee's property. If the payee has no legal guardian for his or her property, a payment not exceeding US\$3,000 may be made, at the option of the Company, to any relative by blood or connection by marriage of the payee, who, in the opinion of the Company, has assumed the custody and support of the minor or responsibility for the incompetent person's affairs.

Proof of Loss. Written Proof of Loss must be sent to the Company within 180 days after the date the loss occurs. The Company will not reduce or deny a claim if it was not reasonably possible to give written Proof of Loss within the time allowed. In any event, the Insured Person must give the Company written Proof of Loss within 12 months after the date the loss occurs unless the Insured Person is legally incapacitated.

Time of Payment of Claim. Benefits payable under the Policy for any loss other than loss for which the Policy provides any periodic payment will be paid within 90 days of receipt of due written proof of such loss. Subject to due written proof of loss, all benefits that accrue for loss for which the Policy provides periodic payment will be paid monthly.

GENERAL PROVISIONS

ENTIRE CONTRACT

The application, group policy, certificate, and any attached riders shall form the entire contract between us. Any statement the Insured Person makes is a representation and not a warranty. No statement will be used by us to void or reduce benefits unless that statement is a part of any written application or enrollment form.

EXAMINATION UNDER OATH

As often as we may reasonably require, the Insured Person or any person making a claim under this Policy must submit to examination under oath.

BENEFICIARY: CHANGE OF BENEFICIARY

The Insured Person will name the beneficiary at the time of enrollment. The Insured Person may change the beneficiary at any time. To do so, a written request on a form satisfactory to the Company must be made to its home office. When the Company records the change, it will take effect as of the date signed. The change will not apply to any payment made by the Company before the request was recorded. If two (2) or more beneficiaries are named and their shares are not specified, they will share the proceeds equally.

When an Insured Person dies, there may be no living named beneficiary to receive any part of the proceeds. If so, the Company may pay such proceeds to the Insured Person's estate or, at the Company's option, to the Insured Person's:

- spouse, if living
- surviving children, equally, if the spouse is dead, or
- surviving parents, equally, if all children are dead.

The Company will not be liable for such payment after it is made.

MULTIPLE CERTIFICATES

A person cannot be insured under more than one certificate providing the same type of insurance coverage under group policies issued by the Company to the Policyholder and/or its affiliates. Coverage will be in effect under only one certificate at any one time. Premium paid for certificates which are not in effect will be refunded.

MISSTATEMENT OF AGE

If premiums and/or benefits for the Insured Person are based on age and the Insured Person's age has been misstated, there will be a fair adjustment of premiums and/or benefits based on the Insured Person's true age. The Company may require satisfactory proof of age before paying any claim.

EXCESS PROVISION

(Not Applicable to Accidental Death and Dismemberment and Permanent and Total Disability Benefits)

The Benefits under the Policy, other than those noted above, are excess over any other valid and collectible insurance, including but not limited to, Other Medical Expense Insurance and travel insurance, available to the Insured for a covered loss under the Policy. If an Insured receives or is entitled to receive benefits or services from any other valid and collectible insurance for any eligible benefit category of a covered loss for which he or she is entitled under the Policy, such benefit under the Policy will be in excess of the amount of such other valid and collectible insurance.

Benefits payable will be reduced to the extent that benefits for expenses are covered by any other valid and collectible insurance whether or not a claim is made for such benefits. For purposes of the Policy, an Insured's entitlement to other valid and collectible insurance will be determined as if the Policy did not exist and shall not depend upon whether timely application for other valid and collectible insurance is made by or on behalf of the Insured. If the other valid and collectible insurance provides benefits on an excess coverage basis, benefits will be paid first by the insurer or services plan whose coverage has been in effect for the longer period of time.

RIGHT OF RECOVERY

(Not Applicable to Accidental Death and Dismemberment and Permanent and Total Disability Benefits)

As a condition to receiving benefits under the Policy, other than the benefits noted above, the Insured (or, if he or she is deceased, an authorized representative of the Insured) agrees, except as may be limited or prohibited by applicable law:

1. to reimburse the Company for any such benefits paid to or on behalf of the Insured, if such benefits

are recovered, in any form, from any Third Party or Coverage; and

2. without limiting the preceding, that the Company is subrogated, for the purpose of the Company's recovery of any such benefits paid to or on behalf of the Insured Person, to any and all claims, causes of action or rights that he or she has or that may rise against any Third Party who has or may have caused, contributed to or aggravated the injury or condition for which the Insured Person claims an entitlement to Policy benefits, and to any claims, causes of action or rights he or she may have against any Coverage for the injury or condition for which the Insured Person claims an entitlement to Policy benefits.

The Insured Person agrees that he or she will make a decision on pursuing any and all claims, causes of action and rights against any and all Third Parties and Coverage within 30 days of the date the Company requires that the Insured Person provide Notice of Claim for the injury or condition for which such Policy benefits are sought, and within such 30-day period will so notify the Company in writing. In the event the Insured Person decides not to pursue a claim, cause of action or right against a Third Party or Coverage, or fails to notify the Company of his or her intent to do so within such 30-day period, the Insured Person authorizes the Company to pursue, sue, compromise or settle any such claim, cause of action or right in his or her name, authorizes the Company to execute any and all documents necessary to pursue any such claim, cause of action or right, and agrees to cooperate fully with the Company in the prosecution of any such claim, cause of action or right.

If the Insured is a minor or is not competent to make this agreement, the legal guardian of the Insured's property makes the agreement on the Insured's behalf as a condition to receiving benefits under the Policy on behalf of the Insured. If the Insured has no guardian for his or her property, the person or persons who, in the Company's opinion, have assumed the custody and support of the minor or responsibility for the incompetent person's affairs make the agreement on the Insured's behalf as a condition to receiving such benefits under the Policy on behalf of the Insured.

The Company will not pay or be responsible, without its written consent, for any fees or costs associated with the pursuit of a claim, cause of action or right by or on behalf of the Insured Person against any Third Party or Coverage. The Company will not be entitled to recover for any benefits paid to or on behalf of the Insured Person until after the Insured Person has been fully compensated for the loss sustained. For purposes of this Right of Recovery Provision Only:

Coverage means no fault motorist coverage, uninsured motorist coverage, underinsured motorist coverage, or any other fund or insurance policy (except the Policy and any fund or insurance policy providing the Policyholder with coverage for any claims, causes of action or rights the Insured may have against the Policyholder).

Third Party(ies) means any person, corporation, or other entity (except the Insured, the Policyholder, and the Company).

ADDENDUM NO. 1

SICKNESS AND NON-DIVE ACCIDENT COVERAGE

**THIS ENDORSEMENT CHANGES THE POLICY.
PLEASE READ IT CAREFULLY.**

In consideration of the payment of the additional premium set forth in the Policy, it is understood and agreed that the Policy is extended to provide coverage for Sickness and Non-Dive Accidents as follows:

SICKNESS AND NON-DIVE ACCIDENT MEDICAL BENEFITS

Sickness and Non-Diving Accident coverage may only be purchased as optional coverage following the purchase of the Preferred Dive Accident plan.

Insured Persons' who select the optional Sickness and Non-Dive Accident Benefit coverage under this Addendum and pay the additional premium shall receive the additional Benefits listed in this Addendum No. 1 in accordance with the Schedule below. All clauses, application forms, insurance policies, insurance certificates and endorsements attached to the Policy shall be an integral part of the coverage provided by this Addendum No. 1. In case of any conflict between the Policy and this Addendum No. 1, the terms of this Addendum No. 1 shall prevail. Matters not covered in this Addendum No. 1 shall be covered by the provisions of the main insurance contract, including definition of key terms and exclusions under the various benefits.

This Addendum includes the Benefits listed in the Benefit Schedule below. Benefits payable for expenses incurred for all benefits will not exceed the Benefit Limit or Sublimit shown for that benefit in the Benefit Schedule. Other Benefits under the Dive Accident Coverage may not be combined with benefits under this Addendum No. 1 to obtain a higher Benefit Limit. If coverage overlaps and more than one benefit provides coverage for a loss, the benefit with the highest limit will control and overlapping benefits will be fully extinguished.

Benefit Schedule	
DAN World - Preferred Dive Accident Plan	
OPTIONAL COVERAGE - ADDITIONAL PREMIUM REQUIRED	
Sickness and Non-Dive Accident Benefits	Benefit Limit
Medical Expenses from Accident or Sickness	up to US\$100,000
Accidental Death & Dismemberment	up to US\$25,000
Permanent & Total Disability	up to US\$25,000
Trip Cancellation	up to US\$2,500
Trip Interruption	up to US\$2,500
Baggage Coverage	up to US\$2,500
Baggage Delay	US\$500

Sickness and Non-Dive Accident Covered Medical Expenses

If the Insured Person has incurred charges for medical treatment due to a Sickness or a Non-Diving Accident, the Company will pay, up to the Benefit Limit, for the Covered Charges described below subject to the terms and limitations contained herein. The Sickness or Accident must occur while Coverage is in force and the Insured Person is on a Trip exclusively for recreational purposes.

COVERED CHARGES means eligible expenses that are incurred by the Insured Person for Medically Necessary services, supplies, care or treatment for a Sickness or Non-Diving Accident. The Sickness or Accident must occur while Insurance is in force. Eligible expenses must be incurred within 365 days of the Sickness or Accident.

Medical services, supplies, care, or treatment must be prescribed, performed, or ordered by a Physician. Charges for such services, supplies, care, or treatment must be Reasonable and Customary and the Company will not pay for charges in excess of the Benefit Limit.

Covered Charges are the following:

1. Ambulance charges for transportation by a professional ground, air or marine ambulance service to the nearest Hospital or other medical facility where appropriate care or treatment can be given. All transportation involving air or marine ambulance service must be approved in advance by the Company or its designee. This benefit may not be combined with any Emergency Medical Transportation benefit.
2. Physician's charges for medical care and surgical procedures.
3. Hospital charges may include room and board; general nursing care; other Inpatient and Outpatient Treatment services and supplies; and, confinement in an Intensive Care Unit as long as such confinement is ordered by a Physician.

The daily Hospital allowance payable for room and board for each day of Hospital confinement shall not exceed the average semi-private room rate for the Hospital where confined. If the Hospital where confined has only private rooms, the daily Hospital allowance will be 80% of the private room rate. The daily Intensive Care Unit allowance payable for room and board for each day of confinement in an Intensive Care Unit is two times the daily Hospital allowance.

4. Medical supply charges for oxygen and anesthesia, including their administration, when these are not covered as Hospital charges
5. Other eligible expenses include: ambulatory surgical charges provided by a licensed ambulatory surgical center for necessary services and supplies, provided such charges would have been payable if the surgery had been done in a Hospital; nursing, physiotherapy, and occupational therapy charges; radiological and laboratory charges for X-rays, radiological treatment, and diagnostic laboratory tests; and, medical supply charges for: casts, splints, trusses, braces, crutches, and surgical dressing; artificial eyes and limbs for the initial replacement of natural eyes and limbs severed while insured; and rental of manually operated wheelchairs and hospital beds, oxygen equipment and other durable medical equipment that is used solely by the Insured Person for the treatment of the Injury. The Company, at its discretion, may approve purchase of such items.

**ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT –
WHILE ON A TRIP**

The Company will pay the benefit listed in the following table if the Insured Person has sustained a Loss stated therein while on a Trip. Such Loss must occur within 365 days of the time of the Accident. The benefit payable for such Loss shall be the amount stated opposite such Loss. If more than one Loss is sustained as the result of one Accident, only one amount, the largest, will be payable. The Principal Sum is shown in the Benefit Schedule.

Table of Losses

<u>For Loss of:</u>	<u>Payment:</u>
Life Principal Sum	Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	Principal Sum
One Hand and One Foot	Principal Sum
Either Hand or Foot and Sight of One Eye	Principal Sum
Either Hand or Foot	One-Half the Principal Sum
Sight of One Eye	One-Half the Principal Sum

The term “Loss” as used herein means:

1. with regard to hand and foot, actual severance through or above the wrist or ankle joint; and
2. with regard to eyes, the entire and irrecoverable loss of sight.

Loss of life must be evidenced by a death certificate or such other proof or documentation acceptable to the Company.

**PERMANENT AND TOTAL DISABILITY BENEFIT -
WHILE ON A TRIP**

If the Insured Person, who is over 21 years of age, is Permanently and Totally Disabled from an Accident while on a Trip, the Company will pay the Principal Sum. The Principal Sum is shown in the Benefit Schedule. The Permanent and Total Disability must result from an Accident that occurs while Coverage is in force and must be evidenced by a report from a Physician acceptable to the Company.

The loss must:

1. occur within 365 days of the time of the Accident;
2. continue without interruption for at least 1 year; and
3. reasonably be expected to continue without interruption until the Insured Person’s death.

Any amount otherwise payable under this benefit will be less any amount paid or payable under the Accidental Death and Dismemberment benefit provided the loss is due to the same Covered Diving Accident.

For purposes of this benefit only, the phrase “Permanent and Total Disability/Permanently and Totally Disabled” means that the Insured Person is permanently unable to perform the material and substantial

duties of any occupation for which he or she is qualified by reason of education, experience, or training. With respect to the Insured Person for whom an occupational definition of Permanent and Total Disability/Permanently and Totally Disabled is not appropriate, Permanent and Total Disability/Permanent and Totally Disabled means that the Insured Person is permanently unable to engage in any of the usual activities of a person of like age and sex whose health is comparable to that of the Insured Person immediately prior to the Accident.

Extended Benefits

If the Policy terminates while the Insured Person is Totally Disabled, benefits will be extended for charges incurred after the date of termination. These extended benefits are subject to the same terms that would have applied if the Policy had remained in force. These extended benefits are payable only for charges incurred:

1. for treatment of the specific Accident that caused the Total Disability;
2. while such person remains so Totally Disabled; and
3. during the first 12 consecutive months after the Policy terminates.

For purposes of the Extended Benefits, Total Disability/Totally Disabled means that the Insured Person is unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience, or training. With respect to the Insured Person for whom an occupational definition of Total Disability/Totally Disabled is not appropriate, Total Disability/Totally Disabled means that the Insured Person is unable to engage in any of the usual activities of a person of like age and sex whose health is comparable.

TRIP CANCELLATION BENEFIT

the Company will pay, up to the Benefit Limit, for the forfeited, prepaid, non-refundable, non-refunded and unused published payments that you paid for your Trip, if you are prevented from taking your Trip due to one of the unforeseeable Covered Events listed below that occur before departure on your Trip to you or your Traveling Companion, while your coverage is in effect under this Policy.

In the event you used frequent flyer miles to arrange air transportation for this Trip, and you cancel due to a Covered Event, we will reimburse you for the cost to reinstate your miles to your account, up to the amount in the Schedule.

Should you elect to reschedule your Trip arrangements instead of cancelling due to a Covered Event, in lieu of providing benefits for the forfeited, prepaid, non-refundable, non-refunded and unused published payments, we will pay for change fees charged by your supplier(s), up to the amount in the Schedule.

In the event there is a change in the per person occupancy rate for your pre-paid arrangements as a result of a Traveling Companion canceling his or her Trip due to an unforeseeable Covered Event when you do not cancel, we will reimburse you for additional costs above the original invoiced and pre-paid charge for your booking, up to the amount in the Schedule, for accommodations during the Trip as a result of the change.

TRIP INTERRUPTION BENEFIT

If your arrival on your Trip is delayed beyond your scheduled departure date, or if you are unable to continue the Trip due to one of the unforeseeable Covered Events listed below that occur during your Trip dates to you or your Traveling Companion, we will reimburse you for the unused, non-refundable land or water arrangements prepaid to the travel supplier prior to departing on your Trip, less any refunds paid or payable, plus one of the following:

1. Additional transportation expenses incurred to reach your scheduled destination if your departure is delayed, and you leave after the scheduled departure date and time; or
2. Additional transportation expenses incurred for you to reach the final return destination of your Trip; or
3. Additional transportation expenses incurred to rejoin the Trip in progress from the point where you interrupted your Trip.

the Company will also provide reimbursement for unused air arrangements, less any refunds paid or payable, provided that these are not flights scheduled to travel to your Trip destination or flights scheduled to your origin of departure on your Trip, and provided that these are not flights within 24 hours of your scheduled departure date or scheduled return date.

COVERED EVENTS FOR TRIP CANCELLATION AND TRIP INTERRUPTION

The following are Covered Events under the Trip Cancellation and the Trip Interruption benefits:

1. The Sickness, Injury or death of you, your Immediate Family Member, or your Traveling Companion. The Sickness or Injury must first commence while your coverage is in effect under the Policy, must require the in-person treatment by a Physician, and must be so disabling in the written opinion of a Physician as to prevent you from taking your Trip (either because your condition prevents your travel, or because your immediate Family Member or Traveling Companion requires your care);
2. Common Carrier delays and/or cancellations resulting from adverse weather, mechanical breakdown of the aircraft, ship, boat or motor coach that you were scheduled to travel on, or organized labor strikes that affect public transportation;
3. Being directly involved in a documented traffic accident while en route to departure on your Trip;
4. Being hijacked or quarantined;
5. Being required to serve on a jury, or required by a court order to appear as a witness in a legal action, or appearing as a law enforcement officer;
6. Your Home is made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
7. Your accommodations at your destination are made Uninhabitable due to fire, flood, volcano, earthquake, hurricane, or other natural disaster. the Company will only pay benefits for losses occurring within 30 calendar days after the event renders the destination Uninhabitable. For the purpose of this coverage, Uninhabitable means: (i) the building 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; or (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines. Benefits are not payable if the event occurs or if a hurricane is named prior to or on your Trip Cancellation Coverage Effective Date;

8. A documented theft of your passports or visas;
9. A mandatory evacuation (or public official evacuation advisement in geographic areas where no mandatory evacuation orders are issued by government authorities) at your destination due to adverse weather or natural disasters. the Company will only pay benefits for losses occurring within 30 calendar days after the evacuation order is issued;
10. Being called into active military service or having previously granted military leave revoked;
11. Your involuntary termination of employment or layoff;
12. A Terrorist Act which occurs in your scheduled Trip departure city or in a city to which you are scheduled to travel while on your Trip, and which occurs within 30 days of your scheduled departure date, provided the city has not experienced a Terrorist Act in the past 30 days prior to the effective date of your coverage; and,
13. Being unable to undergo a vaccination or inoculation, due to a medical reason, that is announced and published as required for entry into a country of destination after the effective date of your coverage. The vaccination or inoculation must be unannounced and unpublished to the public at the time your coverage is purchased.

LOST BAGGAGE BENEFIT

the Company will reimburse you, up to the Benefit Limit, for direct loss, theft, damage or destruction of your Baggage, passports, or visas during your Trip, provided you have taken reasonable steps to protect your Baggage against loss, theft, damage, and destruction. Under this coverage, we will also provide benefits for the administrative fees to reissue lost, stolen or damaged tickets, visas, or passports.

Payment of loss under the Lost Baggage benefit will be calculated based upon an Actual Cash Value basis. For items without receipts, payment of loss will be calculated based upon 75% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage.

the Company may take all or part of damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will:

1. repair or replace any part to restore the pair or set to its value before the loss; or
2. pay the difference between the value of the property before and after the loss.

Continuation of Coverage - If the covered Baggage, passports, or visas are in the custody of a Third Party, and delivery is delayed, this coverage will continue until the property is delivered to you. This continuation of coverage does not include loss caused by or resulting from the delay.

Items Not Covered - the Company will not pay for damage to or loss of animals; or business equipment, household furniture, musical instruments, brittle or fragile articles; or boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances; or artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses; or documents or tickets (except for administrative fees required to reissue tickets, as noted above); or antiques, calligraphy and paintings, works of art, gold and silver, jewelry, cash, money, coupons, stamps, stocks and bonds, postal or money orders, securities, seals and certificates, accounts, bills, deeds, food stamps or credit cards, except as noted above; or property shipped as freight or shipped prior to the Scheduled Departure Date; or telephones, computer hardware or software; or consumables, medicines, perfumes, cosmetics and perishables; or items seized by any government, government official or customs official; or illegal drugs and contraband.

Losses Not Covered - the Company will not pay for loss arising from defective materials or craftsmanship; or normal wear and tear, gradual deterioration, inherent vice; or rodents, animals, insects, or vermin; or mysterious disappearance; or electrical current, including electric arcing that damages or destroys electrical devices or appliances. In case of loss or accidental damage of photos, films, videos, audio or similar articles, the loss shall be calculated according to the material value of the data carrier, excluding the value of the data itself.

Your Duties in the Event of a Loss - In case of loss, theft, or damage to Baggage, you must (1) immediately report the incident to the hotel manager, tour guide or representative, transportation official, local police or other local authorities and obtain their written report of your loss; and (2) take reasonable steps to protect your Baggage from further damage, and make necessary, reasonable, and temporary repairs. the Company will reimburse you for these expenses. the Company will not pay for further damage if you fail to protect your Baggage.

DELAYED BAGGAGE BENEFIT

the Company will reimburse you, up to the Benefit Limit, for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed for 24 hours or more during your Trip. the Company will reimburse you up to the amount shown in the Schedule for expenses incurred during your Trip to locate/track your delayed Baggage, and to retrieve your delayed Baggage or to have your delayed Baggage delivered to you. the Company will also reimburse you for the cost to launder your clothing during the time your Baggage is delayed. This coverage terminates when your Baggage is retrieved or returned to you, or upon your arrival at the return destination of your Trip, whichever occurs first.

END OF ADDENDUM NO. 1