

CONFIRMATION OF BENEFITS
Platinum Single Trip Plan

*The Preferred
Brand for All
Your Travel
Insurance Needs*

Date Issued: 11/13/2017
Policy Number: 483215
Issue State: Minnesota
Underwritten by: American Modern Home Insurance Company, NAIC # 23469 (in California, d.b.a. American Modern Insurance Company)

Policyholder: Rodney Larson

Address: 4713 Dominick Drive
Minnetonka, Minnesota, 55343

SCHEDULE

Effective Date:	11/14/2017	Plan Type: Platinum Plan
Scheduled Departure Date:	11/18/2017	Premium Paid: \$209.00
Scheduled Return Date:	12/3/2017	
Destination Country:	Italy	
Trip Cost (per traveler):	\$1,500.00	

BENEFITS AND LIMITS

TRAVEL

TRIP CANCELLATION	TRIP COST*
TRIP INTERRUPTION	150% OF THE TRIP COST LIMIT IF TRIP COST: \$0, \$1,000
SINGLE OCCUPANCY	TRIP COST*
TRIP DELAY	MINIMUM 6 HOURS DELAY \$300 PER DAY. MAXIMUM OF \$1,250
TRIP DELAY - CHILDCARE DELAY	\$100 PER DAY, UP TO 5 DAYS
TRIP DELAY - PET BOARDING FEES	\$25 PER DAY, UP TO 5 DAYS
AIRLINE TICKET CHANGE FEE	\$250
MISSED CONNECTION	MINIMUM 3 HOURS DELAY, \$1,500

EVENT TICKET CANCELLATION	\$250
ACCIDENT & HEALTH	
ACCIDENT AND SICKNESS MEDICAL EXPENSE	\$250,000 DEDUCTIBLE: \$0 DENTAL ACCIDENTAL INJURY: \$750
ACCIDENTAL DEATH AND DISMEMBERMENT	\$50,000
ACCIDENTAL DEATH AND DISMEMBERMENT - COMMON CARRIER (AIR ONLY)	\$100,000
EMERGENCY TRAVEL	
EMERGENCY MEDICAL EVACUATION	\$500,000
REPATRIATION OF REMAINS	\$100,000
EMERGENCY NON-MEDICAL EVACUATION DUE TO CATASTROPHE	\$100,000
SECURITY OR POLITICAL EVACUATION	\$100,000
PROPERTY COVERAGES	
BAGGAGE DELAY / BAGGAGE DELIVERY	MINIMUM 12 HOURS DELAY MAXIMUM OF \$600. DELIVERY: \$200
BAGGAGE / PERSONAL EFFECTS	\$2,500 DEDUCTIBLE: \$0. PER ITEM: \$250. DESCRIBED VALUABLES: \$500
BAGGAGE / PERSONAL EFFECTS BUSINESS EQUIPMENT ONLY	\$1,000

OPTIONAL BENEFITS AND LIMITS

OPTIONAL COVERAGE: THESE COVERAGES ARE OPTIONAL AND MUST BE SHOWN ON YOUR CONFIRMATION OF BENEFITS TO BE VALID.

*UP TO THE LESSER OF THE TRIP COST PAID OR THE NON-REFUNDABLE CANCELLATION PENALTY (IES) IMPOSED BY THE TRAVEL SUPPLIER(S)

This is not a bill
 See back of this page (or next page) for important claims information
 (Take This with You on Your Trip)

The Single Trip Plan you purchased is enclosed. Thank you for selecting Travel Insurance by AXA Assistance USA*. Travel plans are offered through and administered by AXA Assistance USA, Inc.** (in California, doing business as AXA Assistance Administrators, License number 0H74893).

You are only eligible for the benefits described in your insurance policy as long as the appropriate plan cost has been paid and is so indicated on the reverse side of this form. This Confirmation of Benefits is not your insurance policy. If there is any difference between your insurance policy and this Confirmation of Benefits, your insurance policy will be considered primary and be used to determine coverage and benefits available to you. **PLEASE READ YOUR POLICY CAREFULLY** for a complete description of the terms, conditions and exclusions under your policy.

Please do not be concerned if we have accidentally misspelled a name. Once coverage is validated, we will make any necessary adjustments.

To Facilitate Prompt Claims Settlement:

1. Notify your Travel Agent, Tour Operator or Cruise Line if you must cancel your trip. Notify the police or transportation official and obtain a police report for any loss, theft or damage to items.
2. Report your claim to AXA Assistance USA**.
3. A claim form will be forwarded to you for completion. Please return it along with a letter fully describing the circumstances that resulted in the loss.

Medical: Obtain receipts and a letter from the service provider stating the amount paid and listing the diagnosis and treatment.

Baggage: Report the loss, theft, or damage immediately to hotel management, tour guide, and transportation official or local police and obtain a written statement of loss from them.

Trip Cancellation/Interruption: Take immediate steps to minimize your loss. Comply with all notification requirements that may be specified by the Tour Operator, Airline, or Cruise Line. Return with the claim form a copy of the brochure that describes your tour, copies of paid checks, invoices, and any unused tour or travel documents. In case of an interruption claim, include the passenger's copy of the old and new transportation tickets.

Emergency and Travel Assistance Services (24/7)	Claims Services (24/7)	Customer Service (8am-7pm CT, M-F)
Within the United States: 1-855-327-1472	Report a claim and obtain claim forms	Changes to your travel plan
Outside of the United States: 1-312-356-5967	Within the United States: 1-855-327-1472	Within the United States: 1-855-327-1468
	Outside of the United States: 1-312-356-5967	Outside of the United States: 1-312-356-5969
	ustravel@axa-assistance.us	ustravel@axa-assistance.com

Country Restrictions: U.S. or other applicable trade or economic sanctions, laws, regulations or other restrictions prohibit AXA Assistance USA from selling travel insurance policies for travel to the following countries: Afghanistan, Burundi, Central African Republic, Chad, Congo, Eritrea, Guinea, Iran, Iraq, Lebanon, Liberia, Libya, Mali, Niger, North Korea, Pakistan, Sierra Leone, Somalia, South Sudan, Sudan, Syria and Yemen. Additionally, no services will be provided, including, but not limited to, the payment of any claims, for travel to these countries.

Cuba: Please note that if you are purchasing this travel insurance policy for travel to Cuba, your policy will be valid only if you are traveling to Cuba for reasons deemed permissible by the U.S. Government. AXA Assistance USA will require proof of the reason for travel at the time of claim submission and other documentation, as may be required. If required proof or other requested documentation is not provided, your claim payment may be delayed or denied. All claims must be for services related to the permissible reason for travel to Cuba. For additional information, please visit: <http://www.treasury.gov/resource-center/sanctions/Programs/Pages/cuba.aspx>

AXA Assistance USA*

*In California, AXA Assistance Administrators (License Number 0H74893)
In Florida, HAA Preferred Partners LLC