



TRAVEL INSURANCE
SERVICES



TRAVEL
INSURANCE
Select[®]

A flexible plan
with your choice of
options and services

FEATURING:
Cancel for Any Reason

ENROLL NOW FOR
Trip Cancellation/Trip Interruption

Medical Emergency/Evacuation

24/7 Emergency Assistance*

Complimentary 15-Day Free Look

Enroll Online
Visit www.zinternationalstudent.com

Place
Stamp
Here



2950 Camino Diablo, Suite 300
Walnut Creek, CA 94597-3991

Common Questions

How much of my Trip Cost should I insure?

- Insure ALL prepaid travel arrangements that have any cancellation penalties or restrictions.
- To be eligible for the waiver of the Pre-Existing Conditions Exclusion and the Cancel for Any Reason Benefit, you must insure 100% of the travel arrangements you indicate on the Enrollment Form (air, land, cruise and/or rail tour).



You cannot insure arrangements for which you have made no payment (examples: frequent flyer miles, credit vouchers, discount coupons, certificates).



When should I buy travel insurance?

Buy **NOW** for maximum coverage. Your Trip Cancellation coverage begins to cover you the day after your enrollment is postmarked, or the day after your transaction is completed online.

What are the Time Sensitive Purchase Provisions?

After your initial deposit/payment on your Trip, you have up to 21 days to purchase the Elite Option or 15 days to purchase the Plus Option to include the following:

- 1. Pre-Existing Conditions Exclusion Waiver.**
- 2. Financial Default** (not all suppliers covered)

After making your initial Trip deposit/payment you also have up to 21 days to purchase the Elite Option to be eligible for the:

- 3. Cancel for Any Reason Benefit.**

What if my trip plans change or there is an increase in trip cost?

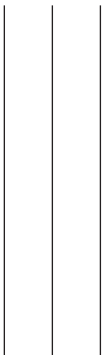
Notify Travel Insurance Services in writing and include the additional Premium in order to maintain the extra coverages. Failure to keep your coverage at 100% of Trip Cost can delay the payment of claims or cause loss of eligibility for certain benefits.

For answers to frequently asked customer questions, go to:
www.travelinsure.com/select7/faq

LICENSED AGENTS
INTERNATIONAL SERVICES, INC.

5529 Barnsley Terrace
Glen Allen, VA 23059
Phone: 877.593.5403
Fax: 877.593.5409

Website: <http://www.zinternationalstudent.com/>
eMail: insurance@zinternationalstudent.com



Coverage Highlights

The benefits and services listed in the Schedule of Benefits on reverse are summarized as follows:

Trip Cancellation

Will reimburse your non-refundable prepaid Trip payments/deposits, up to the amount insured, if cancellation occurs before your scheduled departure because of unforeseen circumstances covered in the Policy, such as illness, injury, death, strike, weather.

Trip Interruption

Will reimburse (up to the maximum for the Option selected) your non-refundable prepaid and unused Trip payments when your Trip is interrupted after departure, due to the unforeseen circumstances covered in the Policy. Coverage includes reimbursement for additional transportation expenses to join or rejoin the Trip, or to return home.

Travel Delay

If your trip is delayed more than 12 hours, you will be reimbursed for reasonable additional expenses, up to the maximum for the Option you selected. Covered reasons include illness, injury, carrier caused delays, weather.

Medical Expense

Will pay for reasonable and customary medical and surgical services of a physician, nurse or hospital as a result of a covered Injury or Sickness first occurring on your Trip, up to the Policy maximum. Included are related medication expenses, 90 days of physical therapy, and emergency dental treatment while on the trip.

Emergency MedEvac

Will pay reasonable charges for Emergency Medical Evacuation required by a Physician, for a covered Injury or Sickness, to the nearest adequate medical facility or home if medically necessary, up to the maximum for the Option you selected. All evacuations require advance notification to the Worldwide Assistance Center.

24-Hour Assistance*

All options include a full compliment of assistance services from the Worldwide Assistance Center. You may call 24 hours a day

from anywhere in the world. Services include arranging medical evacuations, locating local physicians and medical facilities, arranging airfares, coordinating emergency cash transfers, relaying messages to family, and much more.

Baggage Loss

Will reimburse for lost, damaged, or stolen baggage, passports or visas while on your trip, up to the maximum for the Option you selected. A Baggage Delay benefit is included to pay for the incidental purchase of personal effects if baggage is delayed more than 24 hours while you are on your trip. You must retain copies of your receipts for reimbursement.

Accidental Death (not applicable to Basic Option)

In the unlikely event you are injured in an accident on the trip that results in your death or dismemberment, the policy will pay up to the Principal Sum selected.

Pre-Existing Waiver

The 60 day Pre-Existing Medical Condition Exclusion found in the Policy is waived if coverage is purchased within 15 days (Plus Option) or 21 days (Elite Option) of your first payment/deposit for the Trip, provided: **(1)** the full Trip Cost at that time is covered; **(2)** additional coverage is also purchased for all non refundable arrangements added to the Trip at a later date; and **(3)** you are medically able to travel when coverage is purchased.

Terrorism

If you purchase the Elite Option or the Plus Option, Trip Cancellation/Interruption benefits are expanded to include coverage for a Terrorist Incident occurring within 30 days of arrival in a City on the Trip's itinerary.

Financial Default

If you purchase the Elite Option (within 21-days of your first trip deposit/payment for the Trip) or the Plus Option (within 15-days of your first trip deposit/payment for the Trip), Trip Cancellation/Interruption benefits are expanded to include

loss caused by the Financial Default of an airline, cruise line, or tour operator. (Certain exclusions apply to Financial Default.)

LiveTravel Services*

Provides you with 24-hour access to a certified travel agent to assist in making emergency travel arrangements such as rebooking flights, making hotel arrangements and replacing lost credit cards.

Concierge Services*

When you select the Elite Option, the Worldwide Assistance Center will provide you with a variety of services including: restaurant referrals and reservations; ground transportation reservations; theater, concert and sporting event arrangements; floral delivery services; and golf course recommendations, if available.

Primary Medical

Under the Elite Option the Medical Expense benefit (the fourth item on these Coverage Highlights) will be paid without regard to other group, blanket health, accident insurance or other personal medical plans that may also cover the expense.

Cancel For Any Reason

This benefit is included with the Select Elite Option and will pay 75% of your prepaid non-refundable Trip payments/deposits if your Trip is cancelled for any reason not otherwise covered by the Policy provided: **(1)** you purchase the Elite Option within 21 days of your initial Trip payment/deposit; **(2)** you insure all prepaid Trip costs, including 100% of any subsequently booked Trip arrangements within 21 days of payment/confirmation of those additional arrangements; and **(3)** the Trip is cancelled at least 2 days prior to scheduled departure.

Coverage Exclusions

Certain exclusions and limitations apply to each benefit and are detailed in the Policy. For complete details go to: www.travelinsure.com/select7/DOC

*These are not insured benefits. Rather, they are services provided by the Worldwide Assistance Center through AIG Travel Assist.

This is a brief description of the insurance benefits and travel assistance services provided. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania Insurance Company and a member of the AIG Companies® (NAIC #19445) under Policy Series T30253NUFIC and 52735MO, with their principal place of business at 70 Pine Street, New York, NY 10270 and currently authorized to transact business in all states and the District of Columbia. The Policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the insurance coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the policy shall govern in all cases. Not all coverages may be available in all states.

Trade Sanction Disclosure: Any payments under this policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under this policy. For more information, you may consult the OFAC internet website at www.treas.gov/offices/enforcement/ofac/



YOU'VE PLANNED YOUR TRIP.

Now Select the coverage you need!

Plan for the Unexpected

No one expects to cancel or interrupt a planned trip, but such events do occur. That is why we offer you Travel Insurance Select®, a flexible travel insurance plan that offers you a choice of coverage options.

Cover Your Travel Investment

Consider what will happen if you cancel or interrupt your trip because a family member becomes sick, injured or dies. What if your tour operator, airline or cruise line declares bankruptcy? What if you just change your mind or need to cancel for any reason? A trip cancellation or interruption can cause you to lose some or all of your prepaid Trip expenses.

Trip Cancellation/Interruption benefits under the Travel Insurance Select Plan provide coverage of your covered Trip cost when you, an Immediate Family Member or Traveling Companion cancel or interrupt a Trip for covered reasons.

Medical Coverage and 24/7 Assistance Services* Anywhere in the World.

Medical policies and HMO's often provide you limited coverage outside of the United States and Medicare provides no coverage, leaving travelers with high bills when a medical emergency strikes.

The Travel Insurance Select plan provides coverage for Medical Expense and Emergency Medical Evacuation for covered medical, emergency dental and evacuation expenses, plus 24-hour access to Emergency Assistance Services.

Travel Insurance Select®

Our Travel Insurance Select Plan offers a choice of three Options to meet your needs and budget: **Elite**, **Plus** and **Basic**.

SELECT ELITE – Superior Coverage and Features

Elite is one of the most complete Travel Insurance packages. Though appropriate wherever you travel, **Elite's** medical and evacuation limits are especially valuable anytime you travel outside the U.S. and Canada.

Travel Insurance Select Elite Features

(if purchased within 21 days of initial trip payment/deposit):

- Cancel For Any Reason Coverage
- Pre-Existing Medical Waiver
- Financial Default

SELECT PLUS – Quality Coverage

Plus provides some of the same benefits and features as the **Elite** Option, but with lower limits of coverage and fewer features.

Travel Insurance Select Plus Features

(if purchased within 15 days of initial trip payment/deposit):

- Pre-Existing Medical Waiver
- Financial Default

SELECT BASIC – Travel Insurance on a Budget

Basic offers the minimum coverage against the pitfalls of travel.

With lower limits, fewer extra features and an economical price, Select **Basic** is a good choice for the budget-minded traveler.

See Common Questions section on the back for important, time-sensitive purchase provisions – for maximum coverage.

Program Designed and Marketed by:

USI Travel Insurance Services • 2950 Camino Diablo, Suite 300, Walnut Creek, CA 94597-3991, USA • 800-937-1387
Hours: Monday-Friday, 8:30 am -5:00 pm, Pacific Time • California License No. OD95561

*These are not insured benefits. Rather, they are services provided by the Worldwide Assistance Center through AIG Travel Assist.

Schedule of Benefits

Select the Option that Best Fits Your Needs

Benefits and Services Maximum Limits Listed	BASIC	PLUS	ELITE
Trip Cancellation (\$100,000 maximum)	Trip Cost	Trip Cost	Trip Cost
Trip Interruption	Trip Cost	125% of Trip Cost	150% of Trip Cost
Travel Delay (Benefit Maximum/Per Day Limit)	\$750/\$150	\$1,000/\$200	\$1,500/\$250
Medical Expense	\$10,000	\$50,000	\$100,000
Medical Evacuation	\$25,000	\$100,000	\$1,000,000
24-hour Travel Assistance	Yes	Yes	Yes
Baggage Loss	\$500	\$1,000	\$2,000
Baggage Delay	\$50	\$100	\$200
Accidental Death	–	\$25,000	\$50,000
Pre-Existing Conditions Waiver (\$60,000 maximum)	–	Yes ^{1, 3, 5}	Yes ^{2, 3, 5}
Terrorism	–	Yes	Yes
Financial Default	–	Yes ¹	Yes ²
LiveTravel Service	–	Yes	Yes
Concierge Services	–	–	Yes
Primary Medical	–	–	Yes
Cancel for Any Reason	–	–	Yes ^{2, 3, 4}

Please see the Coverage Highlights for a summary of Benefits and Services.

1. If purchased within 15 days of initial Trip deposit/payment.
2. If purchased within 21 days of initial Trip deposit/payment.
3. If insuring 100% of all prepaid trip costs that are subject to cancellation penalties or restrictions.
4. Maximum Limit is 75% of non-refundable prepaid Trip Cost.
5. Maximum Limit is \$60,000 of Trip Cost.

Age	Premium Rates (% of Trip Cost)		
	Basic	Plus	Elite
0-40	4%	5%	7%
41-55	5%	7%	10%
56-65	7%	9%	13%
66-75	8%	10%	15%
76-80	10%	12%	18%
81+	11%	13%	20%

Enroll Online

Visit www.zinternationalstudent.com

You can do it all online:

-Enroll -Pay with your credit card -Get instant confirmation -Print your official Description of Coverage

OR Enroll by Mail

Complete the enrollment form with all required information so that your enrollment can be processed.

If using credit card, please include that information or make your check or money order (in U.S. dollars drawn on a U.S. bank) payable to **Travel Insurance Services**. Mail with your completed Enrollment Form in the attached envelope.

Enrollment Form (please print)

I. Option (Check one for All Participants)

Basic Plus Elite

Note: Elite Option not available to NY or WA Residents.

II. Participant(s)

Name: _____ Date of Birth: _____

1. _____ / / _____
month day year

2. _____ / / _____
month day year

3. _____ / / _____
month day year

4. _____ / / _____
month day year

III. Travel Information

Departure Date: _____ Return Date: _____ Initial Trip Deposit Date: _____
month day year month day year month day year

Required to qualify for Plus and Elite Early Purchase Benefits (See Important Note 1)

Sponsoring Organization: _____

Primary Travel Destination: _____

Indicate below the types of travel arrangements you are insuring. Please list company names, if known.

Air Airline _____

Land Travel Supplier _____

Cruise Cruise Line _____

Rail Tour Rail Company _____

Important Notes:

- 1. Early-Purchase Requirements:** You may enroll at any time prior to your departure date. However, to be eligible for the Pre-Existing Medical Condition Waiver and Financial Default, this Enrollment Form and payment must be received (or if mailed, postmarked) within 15 days for the Plus Option or 21 days for the Elite Option of the date your Trip's initial deposit/payment is received. To be eligible for the Cancel for Any Reason benefit in the Elite Option this Enrollment Form and your payment must be received (or, if mailed, postmarked) within 21 days of the date your Trip's initial deposit/payment is received.
- 2. Description of Coverage:** For complete terms and conditions you can view the Description of Coverage at www.travelinsure.com/select7/doc.
- 3. Premium Refunds:** If you cancel your coverage prior to departure, you'll receive a pro-rata premium refund based upon how long your coverage has been in effect. A \$20 refund processing fee will also be deducted from the refund amount. Your written request must be received by USI Travel Insurance Services prior to your scheduled departure date.
- 4. Enrollment Confirmation:** Enrollment online provides instant confirmation. Otherwise a confirmation will be mailed to you within 3-5 business days of receipt of your Enrollment Form by Travel Insurance Services.
- 5. Frequently Asked Questions:** For answers to FAQs go to: www.travelinsure.com/select7/faq
- 6. Travel Insurance Services Compensation Disclosure Statement:** Go to: www.travelinsure.com/select7/cd

OFFICIAL USE ONLY 04/08
Cert # _____ PO125004
PM ___/___/___ Date Rec'd ___/___/___

IV. Payment Calculation

- Use each Participant's Age as of Enrollment Postmark Date.
- Rate Example:** .07 or 7% is \$7 per \$100 of Trip Cost.

Age	Premium Rates (% of Trip Cost)		
	Basic	Plus	Elite
0-40	.04	.05	.07
41-55	.05	.07	.10
56-65	.07	.09	.13
66-75	.08	.10	.15
76-80	.10	.12	.18
81+	.11	.13	.20

Trip Cost (\$500 to \$100,000)	Rate (See chart above.)	Your Payment (Each Person)
1. \$ _____ x _____	=	\$ _____
2. \$ _____ x _____	=	\$ _____
3. \$ _____ x _____	=	\$ _____
4. \$ _____ x _____	=	\$ _____
SubTotal (Total all lines above)		\$ _____

Add only if Trip is 31 thru 365 days
Multiply \$5.00 x _____ x _____ = \$ _____
of days over 30 # of participants

Enrollment Processing Fee (Required) \$ 5.00

Total Payment Due (Add shaded boxes) \$ _____

Check Enclosed (Payable to **Travel Insurance Services**)

Charge my: MasterCard VISA Discover

Card #: _____

Exp. Date: ___/___/___
Month/Year

Name on Card: _____

V. Confirmation Delivery & Address Information:

First Name: _____ Initial: _____

Last Name: _____

Mailing/Billing Address: _____

City: _____

State: _____ ZIP: _____

Home Phone: _____

Business Phone: _____

Email Address: _____

Deliver Confirmation by (Check One): Email Mail

Any person who knowingly and with intent defrauds any insurance company is subject to criminal and civil penalties. I represent that the above information is true and the dates reflect my intent to start and end my trip. I understand that **Early Purchase Requirements** may apply to certain benefits (See Important Notes #1). I have read, and understand and agree to the terms and conditions of the Insurance, as detailed in the Description of Coverage (See Important Notes #2).

X _____
Signature Date