



APRIL Travel Protection
Secure Ticket - Travel Insurance Policy – New York
Underwritten by American Modern Home Insurance Company

SCHEDULE OF BENEFITS	
We will provide the coverage described in this policy and listed below.	
BENEFITS	LIMITS
EVENT TICKET CANCELLATION	EVENT TICKET COST PAID* INCLUDING APPLICABLE PROCESSING FEES & TAXES
TRIP DELAY	MINIMUM 3 HOURS DELAY MAXIMUM OF \$500
TRIP DELAY - CHILDCARE	MINIMUM 3 HOURS DELAY MAXIMUM OF 2 DAYS, \$250 PER DAY, UP TO \$500
* UP TO THE LESSER OF THE EVENT TICKET COST PAID OR THE EVENT TICKET CANCELLATION BENEFIT AMOUNT ON YOUR CONFIRMATION OF BENEFITS.	

This Policy is issued in consideration of enrollment and payment of the premium due. This Policy describes all of the travel insurance benefits underwritten by American Modern Home Insurance Company, herein referred to as We, Us, and Our. This Policy is a legal contract between You (herein referred to as You or Your) and Us. It is important that You read Your Policy carefully. Insurance benefits vary from program to program. Please refer to the Schedule of Benefits. It provides You with specific information about the program You purchased. This policy is issued for a stated term as shown on the schedule of benefits.

CANCELLATION BY US

This is a single pay, single term, non-renewable Policy. We have no unilateral right to cancel this Policy after the Effective Date of coverage.

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SECTION I. GENERAL DEFINITIONS

"Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

"Accidental Injury" means bodily injury caused by an Accident, directly and independently of all other causes and sustained on or after the Effective Date of this coverage and on or before the Scheduled Return Date. Benefits for Accidental Injury will not be paid for any loss caused by Sickness or other bodily diseases or infirmity.

"Additional Expense" means any reasonable expenses for meals and lodging which were necessarily incurred as the result of a Hazard and which were not provided by the Common Carrier or other party free of charge.

"City" means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

"Common Carrier" means any regularly scheduled land, sea, and/or air conveyance operating under a valid license for the Transportation of passengers for hire.

"Complications of Pregnancy" means:

- (a) conditions requiring hospital stays (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy, such as acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity, and shall not include false labor, occasional spotting, physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy; and
- (b) nonelective caesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

"Covered Trip" means a trip for which You request insurance coverage and pay the required premium.

"Dependent Child(ren)" means any children under age nineteen and:

- (a) Any unmarried dependent child, regardless of age, who is incapable of self-sustaining employment by reason of mental illness, developmental disability, or mental retardation as defined in the New York mental hygiene law, or physical handicap and who became so incapable prior to the age at which dependent coverage would otherwise terminate, shall be included in coverage subject to any pre-existing conditions limitation applicable to other dependents; and
- (b) Any unmarried student at an accredited institution of learning until attaining age twenty-three; and
- (c) Any married or unmarried child until attaining age twenty-six without regard to financial dependence, residency with the policyholder, student status, or employment, and
- (d) If requested by the policyholder, unmarried children through age twenty-nine, without regard to financial dependence who is not insured by or eligible for coverage under an employer health benefit plan as an employee or member, whether insured or self-insured, and who lives, works or resides in New York state or the service area of the insurer. Such coverage shall be made available at the inception of this policy.

"Domestic Partner" means a person who with respect to another person:

- (a) is formally a party in a domestic partnership or similar relationship with the other person, entered into pursuant to the laws of the United States or of any State, local or foreign jurisdiction, or registered as the domestic partner of the other person with any registry maintained by the employer of either party or any State, municipality, or foreign jurisdiction;
- (b) is dependent or mutually interdependent on the other person for support, as evidenced by the totality of the circumstances indicating a mutual intent to be domestic partners including, but not limited to: common ownership or joint leasing of real or personal property; common house-holding, shared income or shared expenses; children in common; signs of intent to marry or become domestic partners; or the length of the personal relationship of the persons.

"Economy Fare" means the lowest published rate for a one-way or roundtrip economy ticket.

"Effective Date" means the date and time Your coverage begins, as outlined in Section III. Eligibility and Period of Coverage of the Policy.



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"Family Member" means You or Your Traveling Companion's legal or common law spouse, Domestic Partner, Yours or Your Domestic Partner's caregiver, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew.

"Hazard" means:

- (a) Any delay of a Common Carrier (including Inclement Weather);
- (b) Any delay by a traffic Accident en route to a departure, in which You are or a Traveling Companion is directly involved;
- (c) Any delay due to lost or stolen passports, travel documents or money; quarantine; hijacking; unannounced Strike, Natural Disaster, civil commotion or riot;
- (d) A closed roadway causing cessation of travel to the destination of the Covered Trip, and substantiated by the department of transportation, state police, or other like authority;
- (e) Severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation records;

"Hospital" means a short-term, acute, general hospital, that:

- (a) is primarily engaged in providing, by or under the continuous supervision of physicians, to inpatients, diagnostic services and therapeutic services for diagnosis, treatment and care of injured or sick persons;
- (b) has organized departments of medicine and major surgery;
- (c) has a requirement that every patient must be under the care of a physician or dentist;
- (d) provides 24-hour nursing service by or under the supervision of a registered professional nurse (R.N.);
- (e) if located in New York State, has in effect a hospitalization review plan applicable to all patients which meets at least the standards set forth in section 1861(k) of United States Public Law 89-97, (42 USCA 1395x[k]);
- (f) is duly licensed by the agency responsible for licensing such hospitals; and
- (g) is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational, or rehabilitative care.

"Inclement Weather" means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

"Injury/Injured" means bodily injury caused solely and directly by violent, accidental, external and visible means occurring while the Insurance is in force, and resulting directly and independently of all other causes. The Injury must be verified by a Physician.

"Insured" means a person who has enrolled for insurance under this Policy. You and Your also means the Insured.

"Natural Disaster" means flood, fire, hurricane, tornado, earthquake, tsunami, volcanic eruption, blizzard or avalanche that is due to natural causes.

"Physician" means a licensed practitioner of medical, surgical or dental services acting within the scope of his or her license and shall include Christian Science Practitioners. The treating Physician may not be You, a Traveling Companion or a Family Member.

"Policy" shall mean this individual Policy document, the Schedule of Benefits, and any endorsements, riders or amendments that will attach during the period of coverage.

"Pre-Existing Condition" means any Sickness or condition of You, for which medical advice, diagnosis, care or treatment was recommended or received within the 6 month period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the Sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription. Such an Injury or Sickness will continue to be a Pre-Existing Condition until the expiration of 12 consecutive months, beginning with the effective date of coverage for which You have not received any medical care, consultation, diagnosis, or treatment or has not taken any prescribed drug or medicine on account of such condition.

This Policy shall not exclude, limit or reduce coverage for a loss due to a Pre-Existing Condition for a period greater than 12 months following the Effective Date, where the application for such insurance does not seek disclosure of prior illness, disease or physical conditions, or prior medical care and treatment.

If this Policy is issued to persons aged 65 or older, it does not exclude, limits or reduces coverage for a loss due to a Pre-Existing Condition for a period greater than six months following the Effective Date.

Taking maintenance medications for a condition that is considered stable shall not be subject to the Pre-Existing Conditions exclusion.



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"Scheduled Departure Date" means the date on which You are originally scheduled to leave on the Covered Trip.

"Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or to a different final destination or to Your primary residence from a Covered Trip.

"Sickness" means an illness or disease which is diagnosed or treated by a Physician on or after the Effective Date of insurance and while You are covered under the Policy.

"Strike" means a stoppage of work (a) announced, organized and sanctioned by a labor union and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strikes are work slowdowns and sickouts.

"Transportation" means any land, sea or air conveyance required to transport You during an Emergency Medical Evacuation. Transportation includes, but is not limited to, Common Carrier, air ambulances, land ambulances and private motor vehicles.

"Traveling Companion" means person(s) booked to accompany You on Your Covered Trip.

"Unforeseen" means not anticipated or expected, and occurring on or after the Effective Date of the Policy.

SECTION II. GENERAL PROVISIONS

The following provisions apply to all coverages:

SUIT AGAINST US: No legal action for a claim can be brought against Us until sixty 60 days after We receive Proof of Loss. No legal action for a claim can be brought against Us more than 3 years after the time required for giving proof of loss.

MISREPRESENTATION AND FRAUD: Coverage for an Insured shall be void if, whether before or after a loss, the Insured signs a written instrument which conceals or misrepresents any material fact or circumstance concerning the Policy or the subject thereof, or the interest of the Insured therein, or if in such written instrument, the Insured commits fraud or false swearing in connection with any of the foregoing.

After two years from the date of issue of this Policy no misstatements, except fraudulent misstatements, made by the applicant in the application for such Policy shall be used to void the Policy or to deny a claim for loss incurred or disability (as defined in the Policy) commencing after the expiration of such two year period.

PREMIUM: The required premium must be paid to Us or Our designee prior to the Scheduled Departure Date of the Covered Trip.

SUBROGATION: To the extent We pay for a loss suffered by an Insured, We will take over the rights and remedies the Insured had relating to the loss against the party responsible for Your illness or injury to the extent of the benefits We have paid. This means that We have the right independently of the Insured to proceed against the party responsible for Your illness or injury to recover the benefits We have paid.

CONTROLLING LAW: Any part of the Policy that conflicts with the state law where the Policy is issued is changed to meet the minimum requirements of that law.

CANCELLATION

Cancellation by the Insured: You have the right to cancel the Policy at any time by giving advance notice to Our Agent or Us (stating when thereafter the cancellation shall be effective). We will refund any unearned premium to You within 10 days of cancellation.

Cancellation by Us: This is a single pay, single term, non-renewable Policy. We have no unilateral right to cancel this Policy after the Effective Date of coverage.



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SECTION III. ELIGIBILITY AND PERIOD OF COVERAGE

ELIGIBILITY: Each Insured must enroll for his or her own insurance and pay any premium due. If accepted by Us, each person will become an Insured.

EFFECTIVE DATE AND POLICY TERM: The Effective Date of Your Policy is shown in the Schedule of Benefits and remains in effect for the stated term shown in the Schedule of Benefits.

When Your coverage for Benefits Begins:

Subject to payment of any premium due:

- (a) For Event Ticket Cancellation: Coverage begins at 12:01 A.M. local time, at Your location on the day after the required premium for such coverage is received by Us or Our Administrator as shown in the Schedule of Benefits. Coverage ends at the point and time of departure on Your Scheduled Departure Date.
- (b) For Trip Delay: Coverage is in force while en route to and from the Covered Trip.
- (c) For all other coverages: Coverage begins at the later of the point and time of Your departure on the Scheduled Departure Date; or your actual departure for Your Covered Trip.

In the event the Scheduled Departure Date and/or the Scheduled Return Date are delayed, or the point and time of departure and/or point and time of return are changed because of circumstances over which neither the Travel Supplier nor You have control, Your term of coverage shall be automatically adjusted in accordance with Your or the Travel Supplier's notice to Us of the delay or change.

When Your Coverage Ends:

Coverage is effective for the stated term shown in Your Schedule of Benefits. In addition, Your coverage will end at 11:59 P.M. local time on the date which is the earliest of the following:

- (a) the Scheduled Return Date as stated on the travel tickets;
- (b) the date You return to Your origination point if prior to the Scheduled Return Date;
- (c) the date You leave or change Your Covered Trip (unless due to Unforeseen and unavoidable circumstances covered by the Policy);
- (d) if You extend the return date, coverage will terminate at 11:59 P.M., local time, at Your location on the Scheduled Return Date;
- (e) the date You cancel Your Covered Trip;

EXTENDED COVERAGE:

All coverage under the Policy will be extended, if:

- (a) Your entire Covered Trip is covered by the Policy; and
- (b) Your return is delayed by covered reasons specified under Trip Cancellation, Trip Interruption or Trip Delay.

If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date You reach Your return destination; or (b) 7 days after the date the Covered Trip was scheduled to be completed.



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SECTION IV. COVERAGES

EVENT TICKET CANCELLATION

We will pay You, up to the maximum benefit amount shown on the Confirmation of Benefits, for the purchase price of a Ticket (as defined in this Benefit), and any applicable processing fees, for any nonrefundable Event Ticket in the event the Ticketholder is unable to attend a Ticketed Event due to one of the following eligible reasons:

- (a) Sickness, Accidental Injury or death of the Ticketholder or Ticketholder's Family Member;
- (b) Ticketholder is directly involved in a traffic Accident (as evidenced by a police report) while in route to the scheduled Event;
- (c) Ticketholder's Common Carrier is delayed due to Strike, breakdown or adverse weather conditions causing the Ticketholder to miss the scheduled Event.

For purposes of this benefit the following definitions are included:

"Event" means an entertainment, theatrical or recreational event for which a Ticket is purchased.

"Ticket or Ticketed" means a ticket issued on paper or electronically to an entertainment, theatrical or recreational Event and paid for in full by You.

"Ticketholder" means You or a person who receives a Ticket to attend the Event from You.

The following provisions apply:

- (a) The entire cost of the nonrefundable Event Ticket must be paid for by You and You retain an original, valid receipt.
- (b) For series or season Tickets and multi-day Tickets, a particular eligible reason may not be used for cancellation of more than 1 day or Event.
- (c) You must comply with all of the following conditions:
 - 1. You must not be aware of any Ticketholder's Sickness at the time a Ticket is purchased that would inhibit the Ticketholder's ability to attend an Event.
 - 2. You must not be aware of any material fact, matter or circumstance at the time a Ticket is purchased which is likely to give rise to a claim.
 - 3. You shall use due diligence, and do and concur in doing all things reasonably practicable to avoid or diminish any loss under this coverage.
- (d) You must advise Us or Our Administrator within fifteen (15) days of the missed Event.

TRIP DELAY

We will pay You for covered expenses on a one-time basis, up to the maximum shown in the Schedule of Benefits, if You are delayed en route to or from the Covered Trip for 3 or more hours due to a defined Hazard.

Covered Expenses include:

- (a) Any prepaid, unused, non-refundable land, air, or water accommodations;
- (b) Any reasonable Additional Expenses incurred (meals, accommodations, local Transportation, and telephone calls, limited to \$200 per day);
- (c) An Economy Fare from the point where You ended Your Covered Trip to a destination where You can resume Your Covered Trip;
- (d) A one-way Economy Fare to return You to Your originally scheduled return destination.

TRIP DELAY - CHILDCARE

If You:

- (a) are delayed beyond Your Scheduled Return Date for 3 or more hours due to a defined Hazard.; and
- (b) incur child care expenses due to Your inability to return to Your principal residence,



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We will pay the daily benefit shown in the Schedule of Benefits for up to the maximum number of days shown. You must provide written proof of such additional incurred expenses for the care of Your Dependent Children who did not travel with You.

SECTION V. CLAIMS PROCEDURES AND PAYMENT

All benefits will be paid in United States Dollars. The following provisions will apply to all benefits.

PAYMENT OF CLAIMS: We, or Our authorized designee, will pay a claim after receipt of acceptable Proof of Loss. Benefits for Loss of life are payable to Your beneficiary. If a beneficiary is not otherwise designated by You, benefits for Loss of life will be paid to the following surviving beneficiaries in the order shown:

- (a) Your spouse;
- (b) Your child or children jointly;
- (c) Your parents jointly if both are living or the surviving parent if only 1 survives;
- (d) Your brothers and sisters jointly; or
- (e) Your estate.

All other claims will be paid to You. All or a portion of all other benefits provided may, at Our option, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, We may make arrangements to pay claims to Your legal guardian, committee or other qualified representative. Any payment made in good faith will discharge Our liability to the extent of the claim.

The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other insurance policies for the same loss.

NOTICE OF CLAIM: Written notice of claim must be given by the Claimant (either You or someone acting for You) to Us or our authorized designee within 20 days after a covered loss first begins or as soon as reasonably possible. Notice should include Your name, the Travel Supplier's name and the Policy number. Notice should be sent to Our administrative office, at the address shown on the Schedule of Benefits or to Our authorized designee.

PROOF OF LOSS: The Claimant must send Us, or Our designated representative, Proof of Loss within 90 days after a covered Loss occurs or as soon as reasonably possible.

OTHER INSURANCE WITH US: You may be covered under only 1 travel Policy with Us for each Covered Trip. If You are covered under more than 1 such Policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

SETTLEMENT OF LOSS: Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to Us and We have determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of Loss and the value involved to Us.

PHYSICAL EXAMINATION AND AUTOPSY: We have the right to physically examine a claimant as often as needed while a claim is pending. We may choose the Physician. We also have the right to have an autopsy performed in the case of death, unless prohibited by law. These will be done at Our expense.



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SECTION VI. GENERAL LIMITATIONS AND EXCLUSIONS

The following exclusions apply to Event Ticket Cancellation, Trip Delay, and Trip Delay – Childcare Delay:

Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Definitions section;
2. Commission or the attempt to commit a criminal act by You, Your Traveling Companion, or Your Family Member, whether insured or not;
3. Dental treatment except as a result of an Accidental Injury to sound natural teeth;
4. Pregnancy and childbirth (except for Complications of Pregnancy) except if hospitalized;
5. Expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
6. Mental or emotional disorders, unless hospitalized;
7. Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering where ropes or guides are normally used; racing by horse, motor vehicle, or motorcycle; bungee cord jumping; deep sea diving; spelunking or caving; heliskiing; extreme skiing; rock climbing;
8. Participation as a professional athlete; participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
9. Participation in any military maneuver or training exercise, police service, or any loss while You are in the service of the armed forces of any country. Orders to active military service for training purposes of 2 months or less will not constitute service in the armed forces. Upon notice to Us of entering the armed forces, We will return to You pro-rata any premium paid, less any benefits paid, for any period during which You are in such service;
10. Participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
11. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
12. Services not shown as covered;
13. Curtailment or delayed return for other than covered Unforeseen reasons;
14. Any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due You;
15. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Colorado and Missouri, sane only) committed by You, Your Traveling Companion or Your Family Member, whether or not insured;
16. Accidental Injury or Sickness when traveling against the advice of a Physician;
17. Venereal disease or syphilis or other sexually transmitted disease;
18. Tuberculosis, Severe Acute Respiratory Syndrome or other chronic airborne pathogen;
19. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; or Your participation in any military maneuver or training exercise; or
20. Your participation in civil disorder, riot or a felony.

In witness whereof American Modern Home Insurance Company has caused this Policy to be signed by its President and Secretary, at Amelia, Ohio.

President

Secretary



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FRAUD WARNING NOTICE - NEW YORK

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

American Modern Insurance Group

PRIVACY NOTICE AND NOTICE OF INFORMATION PRACTICES

The companies of the American Modern Insurance Group ("American Modern") respect you and your right to privacy. We value your trust. So, we want you to know our policies and procedures that protect the privacy of your Nonpublic Personal Information (NPI). We also want you to know your rights regarding NPI that we receive about you. Thirdly, we want you to know how we gather NPI about you and how we protect its privacy.

In the course of doing business, we receive NPI related to insurance products and services we provide. These products and services are primarily for personal, family and household purposes. We currently do not share your NPI with any third parties not affiliated with American Modern except as required or permitted by law. We have no intention of doing so without proper authorization from you.

The terms of this Notice apply to individuals who inquire about or obtain insurance from one of the American Modern companies. We will send current policyholders a copy of our most recent Privacy Notice and Notice of Information Practices. We will do so at least annually. We will also send you a Notice if we make changes affecting your rights under our privacy policy. We reserve the right to modify or supplement our privacy policy at any time in accordance with applicable law. This Notice applies to current and former customers of American Modern. This Notice does not in any way affect your insurance coverage. You can find this Notice online on our Website at www.amig.com.

I. WHAT KIND OF INFORMATION WE COLLECT ABOUT YOU

We get most of our NPI about you directly from insurance applications and other forms that you or your insurance representative provide to us. Some examples of NPI include your name, address, income level, Social Security number and certain other financial information. Often, the NPI you provide to your insurance representative at the time you apply gives us everything we need to evaluate you or your property for insurance purposes. But, there are times when we may need more NPI or may need to verify NPI that you have provided. In those cases, we may obtain NPI from outside sources. We will do so at our own expense.

It is common for an insurance company or other financial services company to contact independent sources. Such sources verify and supplement NPI given on an application for insurance or other financial services products. There are many such independent companies. These are commonly called "consumer reporting agencies". They are in the

business of providing independent NPI to insurance companies. We will treat the NPI we receive about you from independent sources according to the terms of this Notice.

You have the right to contact any of the agencies we have used to prepare a report on you. If you wish, please submit your request in writing to the address shown below. Upon our receipt of your written request, we will provide you with the name and address of any agency used to prepare a report on you. Please note that your request must follow the procedures outlined under Sections V. and VI. below.

Once you become a customer of ours, our records on you may contain NPI about our experiences and transactions with you. Such NPI may include coverage, premiums and payment history. It may also include any claims you make under your policy. Any NPI that we collect in connection with a claim will be kept in accordance with this Privacy Notice. We will keep NPI collected by a claims representative and any police or fire report. We may, though, give NPI about claims to one or more insurance support organizations or another insurer. We may do so to underwrite a risk properly. We may also do so to prevent or prosecute fraud, or to detect criminal activity. We may also obtain NPI about you from a report prepared by an insurance support organization. The NPI may be kept by the support organization and provided to other persons.

Each American Modern company may disclose NPI about you to an affiliate regarding its transactions and experiences with you for marketing purposes without obtaining prior authorization. The law does not allow customers to restrict this disclosure. Such NPI may include your payment and claims history. We do not currently share other credit-related NPI about you, except as allowed or required by law.

II. WHAT WE DO WITH INFORMATION WE COLLECT ABOUT YOU

We will keep NPI we have about you in our insurance policy or other records. We will refer to and use that NPI in order to issue and service insurance policies and other financial products. We will also use it to settle claims. Generally, we will not disclose NPI about you in our records to any organization not affiliated with American Modern without your prior permission. But, we may, as allowed by law, share NPI about you contained in our records with certain persons or organizations that are not affiliated with American Modern such as:

- * your insurance representative;

- * medical professionals;
- * other insurance companies, agents or consumer reporting agencies as NPI is needed in connection with any insurance application, policy or claim involving you;
- * our affiliated companies;
- * persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- * persons or organizations who use the NPI to perform a business, professional or insurance function for us;
- * persons or organizations that conduct research, including actuarial or underwriting studies, provided that no individual NPI may be identified in any research study report;
- * adjusters, appraisers, auditors, investigators and attorneys;
- * persons or organizations that perform services, functions or marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements; and
- * a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

Health Information

Except as allowed or required by law, we will not use or share any personally identifiable health information about you, other than as follows. We will use such information to underwrite or administer your policy, claim or account, or in a manner as previously disclosed to you by us when we collected it. The above will not apply if we have obtained your written consent to share information.

III. RESPONSIBILITIES OF OTHER PARTIES

This Notice applies only to the American Modern companies. It does not necessarily reflect the privacy standards of other financial institutions or independent agents with whom you do business. Their privacy policies and information practices govern how they collect, use and disclose NPI about you. As described above, we may disclose your nonpublic personal financial or health information to third parties. When we do so, we will require them to use such NPI only for its intended purpose in accordance with applicable law.

IV. WHO HAS ACCESS TO YOUR INFORMATION IN OUR RECORDS

At present, American Modern uses a system of passwords and other physical, electronic and procedural safeguards to protect your NPI. They are designed to protect confidentiality, limit access, and prohibit unlawful disclosure of your NPI. We train our employees about the policies and rights provided under this Notice. We also train them on the importance of protecting customer NPI. Employees who violate our policy in any way are subject to being disciplined. This could include actions up to and including termination of employment. Also, we evaluate our information security practices relevant to changes in technology. We will do so to determine ways to increase the protections outlined above.

V. HOW YOU CAN REVIEW RECORDED INFORMATION WE HAVE ABOUT YOU

Access to Information

You have the right to review and receive most of the NPI we collect about you. As permitted or required by law, some legal and medical documents will not be provided. To access your NPI, please submit a notarized request to the address shown in Section VI. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier. We will let you know the nature and substance of the NPI about you in our files. We will tell you with whom we have shared the information in the last two years. We will identify the source of the information if the source is an institutional one.

Correction of Information

If you believe your NPI is incorrect, please send a notarized request for correction to the address shown in Section VI. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier.

If we agree with you, we will correct the NPI and notify you of the correction. We will notify any person who may have received the incorrect NPI from us in the past two years if you ask us to contact that person. We will also provide the corrected information to any insurance support organization to which we have provided your NPI within the last seven years.

If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is incorrect. It should also include the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI. We will include your statement any time we disclose the disputed NPI. We will also give the statement to any person designated by you if we have disclosed the disputed NPI to that person in the past two years.

VI. HOW TO CONTACT US

Once you have read this, if you have any questions about our privacy policy or the NPI kept in our records about you, please write to us at the address shown below:

AMERICAN MODERN INSURANCE GROUP
7000 Midland Boulevard
Amelia, Ohio 45102-2607
Attn: Privacy Compliance Office

The American Modern Insurance Group's Privacy Notice and Notice of Information Practices are provided on behalf of the following companies:

American Modern Property and Casualty Insurance Company
American Modern Insurance Group, Inc.
American Family Home Insurance Company d/b/a in California AFH Insurance Company
American Modern Home Insurance Company d/b/a in California American Modern Insurance Company
American Modern Home Service Company
American Modern Insurance Company of Florida, Inc.
American Modern Lloyds Insurance Company
American Western Home Insurance Company
American Southern Home Insurance Company
American Modern Select Insurance Company
American Modern Surplus Lines Insurance Company
Lloyds Modern Corporation
Marbury Agency, Inc.
Midwest Enterprises, Inc.
The Atlas Insurance Agency, Inc.
Copper Leaf Research



- A. **Pre-Trip Services:** APRIL assists our travelers with the following standard travel information to ensure a smooth pre-planning experience and trip readiness:
1. Passport and visa requirements including information on how to obtain these documents
 2. Travel advisories
 3. Foreign currency exchange rates
 4. Inoculation and immunization requirements
 5. Temperature and weather information
 6. Address and telephone number of the nearest consulate or embassy
 7. Cultural and other events, if applicable
- B. **Express Airport Security Assistance:** APRIL assists our travelers with information and recommendations on which program is best-suited for their needs based on frequency of travel, destination(s), and home airport(s). APRIL helps our travelers enroll and set up interviews (when necessary) for the appropriate program(s) including PreCheck, Global Entry, and/or CLEAR. APRIL does not guarantee that the traveler will pass the interview process. All associated fees for these programs are the responsibility of the traveler.
- C. **Lost Luggage:** APRIL is pleased to assist our travelers with the following items:
1. Locating his or her lost luggage and if requested, APRIL will help our traveler secure replacement items from home;
 2. Obtaining a lost transportation ticket application;
 3. Locating his or her lost documents and other important personal items.
- NOTE:** APRIL is not liable for lost and unfound pieces of luggage. Any compensation due to lost or delayed luggage that the traveler may be entitled to would be paid by their insurance company and/or airline (unless covered under the General Terms and Conditions of an APRIL policy). Any third party expenses, including shipping and/or express delivery charges will be the responsibility of the traveler.*
- D. **Smartphone Travel Applications:** APRIL provides recommendations and instructions for the top smartphone apps that best suit our traveler's device(s), needs and/or destination. These applications can provide streamlined GPS access to restaurant, destination, event, and attraction information. They may also assist with easily receiving service from taxi or transportation providers or getting status updates on flight information. Other apps help with currency exchange rate information, translation services, navigating airports (including finding lounges), and weather information. Recommendations on additional features and services are also available.



- E. **Identity Theft**: We are able to assist our travelers in the unfortunate event of personal identity theft by contracting the services of a specialized agency who will order and review credit bureau records on their behalf; investigate financial accounts where identity theft is suspected; assist in the cancellation of credit/debit cards to prevent additional harm; give access to emergency cash if the victim's financial accounts were forced to be closed; and review account activity to identify any suspicious activities.
- F. **Airport Transfers**: Shared-ride airport shuttle service, providing door-to-door ground transportation with 36 airports nationwide and 4 internationally. If private transfers are requested, we will arrange those on our traveler's behalf.

***NOTE:** Shuttle or Private transfer fees are the responsibility of the traveler.*

- G. **Access to Medical Providers**: If requested by our travelers, APRIL is able to assist with providing the contact information of hospitals, dental clinics, physicians or any other specialist in the area where our traveler is located. APRIL will also set up appointments when needed. Furthermore, April has taken the time and care to ensure these providers have already been pre-screened and approved for quality control purposes and our travelers' peace of mind.
- H. **Medical Transfers**: In case of an emergency, APRIL can arrange for the transfer of our traveler to the nearest medical facility in order for him/her to receive medical attention.

***NOTE:** Payment for the medical transfer (and potentially an accompanying doctor or nurse) is the responsibility of the traveler unless covered under the General Terms and Conditions of an APRIL policy.*

- I. **Medical Assistance Follow-up**: In case of an accident or sickness, APRIL will monitor the development of the mentioned event, to make sure the correct procedures are followed until the event is finalized. APRIL will also provide the service of communicating any updates to our traveler, as well as the traveler's family, until the traveler's medical problem is resolved or stabilized.
- J. **Medical Repatriation**: In the event that due to serious injury or accident medical repatriation is needed, APRIL can assist with coordinating all aspects of returning our injured traveler to his/her usual country of residence by regular airline or air ambulance (accompanied by doctor or nurse, if required).

***NOTE:** Payment for all costs associated with the medical repatriation (including an accompanying doctor or nurse) is the responsibility of the traveler unless covered under the General Terms and Conditions of an APRIL policy.*



K. **Funerary Repatriation:** In the unfortunate event of demise of our traveler, APRIL can assist with organizing the funerary repatriation for:

1. The coffin required for transportation
2. Administrative procedures
3. Transportation to the airport of entrance to the country of permanent residence of our traveler

***NOTE:** Payment for all costs associated with the funerary repatriation is the responsibility of the traveler unless covered under the General Terms and Conditions of an APRIL policy.*

L. **Eyeglasses/Contact Lens Replacement:** APRIL can assist our travelers with the service to receive the eyeglasses and/or contact lenses that they need for continuing their trip.

***NOTE:** The cost for the eyeglasses, lenses, and delivery in these instances are paid for by the traveler.*

M. **Medications Replacement:** APRIL can locate the medication our travelers need in case they lose or forget it at some point during the trip.

***NOTE:** The medication or delivery costs in these instances are paid for by the traveler.*

N. **Return Of Minor:** Should our traveler be traveling as the only companion of children under the age of 15, who are also APRIL travelers, and are unable to take care of the children due to an illness or an accident occurring during the trip, APRIL can help arrange the trip of a relative to accompany the children back to their permanent place of residence.

***NOTE:** Any cost related to the return of the minor children and/or accompanying relative will be paid for by the traveler.*

O. **Return Of Elderly:** If a traveler travels with one or more elders over the age of 75 that are also travelers of APRIL, and he/she cannot be in charge of accompanying these persons due to illness or accident occurred during the trip, then APRIL is able to assist with organizing the transfer of a relative, so that he/she can accompany the traveler(s) to his/her place of permanent residence.

***NOTE:** Any cost related to the return of the elderly traveler and/or accompanying relative will be paid for by the traveler.*



- P. **Transfer Of A Relative During Times of Need**: April is able to assist our travelers if they are hospitalized abroad or in other times of need with making the arrangements for a relative to travel to the traveler to accompany them.

***NOTE:** Any cost related to the travel for this relative would be paid for by the traveler.*

- Q. **Restaurant Recommendations and Reservations**: APRIL is able to assist our travelers with information and recommendations on restaurants in all the countries where APRIL provides travel assistance services. April can also book reservations if requested.

***NOTE:** Any costs associated with this service are the responsibility of the traveler, and there are no discounts included at the restaurants as a part of this service. This is not a service designed to obtain reservations at exclusive restaurants or restaurants that do not take reservations.*

- R. **Event Ticketing**: APRIL can assist our travelers with procuring tickets to sporting events, theater or concert events worldwide as long as the tickets are available for purchase. Event Ticketing is a service that APRIL offers to travelers to find, purchase, and deliver tickets to certain events.

***NOTE:** In these instances, the traveler must pay for the tickets and delivery, typically via credit card. APRIL uses publicly available methods to procure the event tickets and does not offer any discount with this service. This is not a service designed to obtain tickets to events that are sold out or are not publicly available for some other reason.*

- S. **Travel Reservation Services**: In the event of an emergency, APRIL can assist our travelers in making emergency travel arrangements, including airline, hotel, and car rental reservations.

***NOTE:** In these instances, the traveler is responsible for payment of all tickets, accommodations and rentals arranged (unless covered under the General Terms and Conditions of an APRIL policy).*

- T. **Retail Discounts**: April has access to money saving discount deals/coupons available for over 340 various retail locations nationwide and 10 internationally to share with our travelers. Coupons can be received via email or postal mail (coupon booklet).



U. **Airport Parking**: April is able to assist and recommend offsite-airport parking services specifically geared toward the business traveler with:

- A network of over 75 airports
- Online reservations
- Car washing & detailing
- Pet boarding
- Car maintenance (oil changes)
- Car charging stations
- Valet parking

APRIL helps by providing our travelers with location information (including directions if needed) as well as the available services for the facility of their choice.

***NOTE:** Daily discounted parking fees would be the responsibility of the traveler.*

V. **Trip Destination Profiles**: APRIL is able to provide information on every country in the world and over 200 cities worldwide including information on local entertainment, suggested itineraries, and health advisories to help our travelers create the ultimate travel experience.

W. **Urgent Messaging Service**: In the event of an emergency, APRIL is able to use its best efforts and multiple platforms to transmit an urgent message for our travelers to their family, friends, and/or business associates.

X. **Translation Services**: If our travelers need help communicating in an emergency, APRIL is able to provide translation services in all major languages via telephone to them.

***NOTE:** If our travelers require ongoing or more complex translation services in emergency situations, APRIL can still assist by referring them to local translators. In these instances, the cost of the local translators would be the sole responsibility of the traveler.*

Y. **Hotel Accommodations**: If our travelers need accommodations while traveling, APRIL is pleased to offer recommendations and information on hotels worldwide along with booking reservations.

***NOTE:** All costs associated with this service are the responsibility of the traveler.*



Z. **Legal Related Services**: APRIL is able to assist with the following law-related services for our travelers, upon request:

1. Providing the names, addresses and telephone numbers of lawyers in the area in which the traveler is traveling in case of a car accident, traffic violations, or civil or criminal offenses. However, the selection of and the expenses associated with a particular attorney are the responsibility of the traveler
2. Notifying the proper embassy or consulate of the traveler's incarceration
3. Continued communication with the incarcerated traveler and other designated parties where allowed by local law
4. Arranging for the receipt of funds from third party sources

NOTE: APRIL does not provide legal advice or counsel to travelers. The obligation of APRIL is limited to coordinating the disposal of services of a legal professional. In all cases, the lawyers designated or recommended by APRIL will act as agents of the traveler without any right to claims or indemnifications against APRIL for having recommended such a professional.

AA. **Floral Services**: APRIL can assist with the purchase and shipment of flowers and gift baskets to friends, family members, and business associates.

NOTE: The traveler must pay for the flowers and gifts, typically via credit card. APRIL uses publicly available methods to procure the flowers and/or gifts and does not offer any discount with this service. This is not a service designed to deliver flowers to remote areas or to places that are not serviced by floral services companies.