LETTER FROM TRAVELGUARD REGARDING INSURANCE FOR TRAVEL TO CUBA

Dear Traveler,

At this time our current procedure for insuring travelers to Cuba has changed to align with the most current government regulations concerning travel there. Coverage for travel to Cuba can only be purchased using a direct mail or fax application. Customers cannot purchase these policies over the phone or the internet since there are multiple pieces of documentation needed to issue a policy.

We also do not accept applications via email due to security reasons as they typically contain credit card information. The same plans and pricing are available to Cuba travelers as any other traveler going to any other destination.

There are a few things we need in order to issue a policy to Cuba travelers, depending on Category of travel:

1) Completed Cuba Travel Certification which has been attached for your convenience. Please fill out the first page (Part 1) completely as well as the Travel Category Form (Part 2) that corresponds to your selected category of travel. A separate Cuba Travel Certification must be filled out for every traveler regardless of age or household.

2) A completed physical application that MUST be signed by the customer. Travel agents or other parties cannot sign for them. I've attached a copy of a paper enrollment application for your convenience.

Where to send this information:

Mailing address:
Travel Guard: Attn Administration
3300 Business Park Drive
Stevens Point, WI 54482

Fax:
1.800.955.8785
1.715.345.2915

Again, due to compliance and credit card security reasons please do not email any of these forms to us.

If you have any further questions, please don’t hesitate to call TravelGuard’s Cuba department at 866-375-2546.

Kind Regards,

Travel Guard
CUBA TRAVEL COMPLIANCE CERTIFICATION

Part 1
I am a United States citizen, a United States permanent resident or a person currently residing in the United States and, as a condition of receiving the travel insurance provided herein, I represent that I am eligible to travel to Cuba under one of the following categories:

Select applicable category:

- Family visits (§ 515.561 certification)
- Official business of the U.S. government, foreign governments, and certain intergovernmental organizations (§ 515.562 certification)
- Journalistic activity (§ 515.563 certification)
- Professional research and professional meetings (§ 515.564 certification)
- Educational & People-to-People activities (§ 515.565 certification)
- Religious activities (§ 515.566 certification)
- Public performances, clinics, workshops, athletic and other competitions, and exhibitions (§ 515.567 certification)
- Support for the Cuban people (§ 515.574 certification)
- Humanitarian projects (§ 515.575 certification)
- Activities of private foundations or research or educational institutes (§ 515.576 certification)
- Exportation, importation, or transmission of information or informational materials (§ 515.545 certification)
- Certain export transactions consistent with the export or reexport licensing policy of the Department of Commerce (§ 515.533 certification)
- Certain export transactions (§ 515.559 certification)
- Specific license (a copy of the license must be provided prior to purchase)

Name: ______________________________________________________________________
(First) (Middle) (Last)
Address: ______________________________________________________________________
(No.) (Street)
(City) (State) (Zip Code)
Telephone Number: __________________________________________________________

Email: ______________________________________________________________________

and other identifiers

I hereby certify that the above information is true and accurate. __________________________
(Signature)

Date: __________________________
Part 2
Section 515.567 Certification – Public performances, clinics, workshops, athletic and other competitions, and exhibitions

(a) General license for amateur and semi-professional international sports federation competitions. The travel-related transactions … and such other transactions as are directly incident to athletic competition by amateur or semi-professional athletes or athletic teams traveling to participate in athletic competition in Cuba are authorized, provided that:

(1) The athletic competition in Cuba is held under the auspices of the international sports federation for the relevant sport;
(2) The U.S. participants in the athletic competition are selected by the U.S. federation for the relevant sport; and
(3) The competition is open for attendance, and in relevant situations, participation, by the Cuban public.

(b) General license for public performances, clinics, workshops, other athletic or non-athletic competitions, and exhibitions. The travel-related transactions … and such other transactions as are directly incident to participation in a public performance, clinic, workshop, athletic competition not covered by paragraph (a) of this section, non-athletic competition, or exhibition in Cuba by participants in such activities are authorized, provided that:

(1) The event is open for attendance, and in relevant situations participation, by the Cuban public;
(2) All U.S. profits from the event after costs are donated to an independent nongovernmental organization in Cuba or a U.S.-based charity, with the objective, to the extent possible, of promoting people-to-people contacts or otherwise benefiting the Cuban people; and
(3) Any clinics or workshops in Cuba must be organized and run, at least in part, by the authorized traveler.

Example: An amateur baseball team wishes to travel to Cuba to compete against a Cuban team in a baseball game in Cuba. The game will not be held under the auspices of the international sports federation for baseball. The baseball team’s activities therefore would not qualify for the general license in paragraph (a). The game will, however, be open to the Cuban public and any profits after costs from the game will be donated to an independent non-governmental organization in Cuba. The baseball team’s activities would qualify for the general license in paragraph (b).

(c) An entire group does not qualify for the general license in paragraph (a) or (b) of this section merely because some members of the group qualify individually.

I have read the foregoing and certify I meet these requirements: _________________________

(Signature)

Date:
Travel Guard®

TRAVEL INSURANCE ENROLLMENT/APPLICATION FORM

1 ENROLLMENT/APPLICATION

TRAVELER #1:

*First Name ____________________________

*Last Name ____________________________

*Middle Initial ____________________________

*Gender ________________________________

*Address1 ________________________________

*Address2 ________________________________

*City ________________________________

*State/Province ____________________________

*Zip/Postal Code ________________________________

Phone (_______) ____________________________

*Email ________________________________

Beneficiary ________________________________

*Destination Country ________________________________

*Destination State/Province ________________________________

Airline CHARTER - CUBA TRAVEL SERVICES

Cruiseline

Tour Operator ACFEA TOUR CONSULTANTS

Car Rental Provider

Trip Deposit Date / / ____________________________

Departure Date / / ____________________________

*Return Date / / ____________________________

003700

Agent Name/Initials ____________________________

AGENCY CODE ____________________________

* Required Information

For more information: Contact your travel agent or complete and mail in this enrollment/application form to:

AIG Property Casualty
3300 Business Park Drive
Stevens Point, WI 54482

2 PLAN COST CALCULATION*

Deluxe product # 009032

BASIC SILVER GOLD PLATINUM

TRAVELER NAME BIRTH DATE TRIP COST PLAN COST

#1 / / ____________________________

#2 / / ____________________________

#3 / / ____________________________

#4 / / ____________________________

$7 SERVICE FEE

TOTAL ____________________________

* For more information, please contact your travel agent. All travelers listed on this plan must reside at the same address. If any travelers reside at a different address, a separate policy must be purchased.

3 PAYMENT INFORMATION

Check or Money Order Payable to Travel Guard

American Express® MasterCard® VISA® Discover/Navus®

Expires / Name of Cardholder ____________________________

Please review the Certificate of Insurance/Policy provided with this enrollment form or at: www.travelguard.com/xxx for full terms, limitations, and exclusions.

I acknowledge that I have read, understand, and agree to the terms and conditions of this coverage as detailed in the Certificate of Insurance or Policy.

Signature ____________________________

Date 5/1/14 EN

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.
Executive Offices: 175 Water Street, 18th Floor, New York, NY 10038
Travel Guard®

Travel Protection Plan Deluxe
Travel Insurance & Global Assistance

Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Travel Guard Travel Protection Plan Deluxe provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 7 days of Initial Trip Payment.

<table>
<thead>
<tr>
<th>MAX. LIMIT</th>
<th>COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trip Cost</td>
<td>Trip Cancellation</td>
</tr>
<tr>
<td>100% of Trip Cost</td>
<td>Trip Interruption</td>
</tr>
<tr>
<td>$750</td>
<td>Trip Delay (Maximum $150 per day)</td>
</tr>
<tr>
<td>$500</td>
<td>Missed Connection</td>
</tr>
<tr>
<td>$1,000</td>
<td>Baggage &amp; Personal Effects</td>
</tr>
<tr>
<td>$250</td>
<td>Baggage Delay</td>
</tr>
<tr>
<td>$50,000</td>
<td>Accident Sickness Medical Expense*</td>
</tr>
<tr>
<td>$500,000</td>
<td>Emergency Evacuation* and Repatriation of Remains</td>
</tr>
<tr>
<td>$25,000</td>
<td>Accidental Death &amp; Dismemberment</td>
</tr>
<tr>
<td>Included</td>
<td>Travel Medical Assistance</td>
</tr>
<tr>
<td>Included</td>
<td>Worldwide Travel Assistance</td>
</tr>
<tr>
<td>Included</td>
<td>LiveTravel® Emergency Assistance</td>
</tr>
</tbody>
</table>

* Trip must be overnight and Destination must be at least 100 miles from the Insured’s Primary Residence.

Extra Coverage
- Waiver of Pre-existing Medical Condition Exclusion (if purchased within 7 days of initial trip payment). **

** Day one is the date the initial payment is received.

Plan Cost as % of Trip Cost

<table>
<thead>
<tr>
<th>AGE</th>
<th>0-34</th>
<th>35-59</th>
<th>60-69</th>
<th>70-74</th>
<th>75-79</th>
<th>80-84</th>
<th>85+</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3.6%</td>
<td>5.6%</td>
<td>7.5%</td>
<td>10.0%</td>
<td>12.3%</td>
<td>17.5%</td>
<td>24.2%</td>
</tr>
</tbody>
</table>

Optional Additional Coverage

The following will be included if elected and appropriate costs have been paid.

Car Rental Collision Coverage: $35,000 in primary coverage, subject to a $250 deductible. Covers collision damage to a rental car for which the car rental contract would hold you responsible. Coverage is not available to residents of Kansas or Texas. PLAN COST: $9 per day per car

Questions?
For more information: Ask your travel agent
CALL TOLL-FREE: 1.866.385.4839
Refer to product number 009032 P3 02/14
Refer to ARC 003700
Trip Cancellation & Interruption
Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:
- Unforeseen sickness, injury, or death of the Insured; a Traveling Companion, Family Member, or Business Partner. Certain exclusions apply.
- Inclement weather causing delay or cancellation of travel.
- Strike resulting in the complete cessation of travel services at the point of departure or destination.
- The Insured's Primary Residence being made Uninhabitable by Natural Disaster, vandalism, or burglary.
- The Insured or a Traveling Companion being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- The Insured or a Traveling Companion is directly involved in or delayed due to an automobile accident, substantiated by a police report, while en route to the Insured's Destination.
- The Insured or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own or during a strike.

Trip Delay
Reimburses up to $150 a day for Reasonable Additional Expenses if delayed for 12 hours or more due to:
- Common Carrier delay such as mechanical difficulties.
- Lost or stolen passport, money, or travel documents.
- Natural Disaster.
- Injury, sickness or quarantine of the Insured or Traveling Companion.

Missed Connection
Reimburses up to the Maximum Benefit shown on the Schedule of Benefits if delayed for 3 or more hours to your point of departure due to:
- Inclement weather
- Common carrier caused cancellation or delay of all regularly scheduled airline flights.

Baggage & Personal Effects
- Reimburses for loss, theft, and damage of baggage and personal effects.
- Primary coverage — no need to present a claim to another carrier such as Homeowner's.
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.
- Pays for administrative fees to reissue lost or stolen tickets.
- Coverage for cameras, musical instruments, breakage of brittle or fragile articles, and golf and scuba equipment.

Baggage Delay
- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

Accident Sickness Medical Expense
- No daily limits or deductible.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of injury/sickness.
- Pays for emergency dental expenses during the trip.

Emergency Evacuation & Repatriation of Remains
- Evacuation to nearest adequate medical facility.
- Transportation of remains upon death.

Accidental Death & Dismemberment
- Covers death and loss of limb or eye sight within 180 days of an accident.

Assistance Services
TRAVEL MEDICAL ASSISTANCE
- Emergency medical transportation assistance.
- Physician/hospital/dentist/vision referrals.
- Repatriation of mortal remains assistance.
- Return travel arrangements.
- Emergency prescription replacement assistance.
- Dispatch of doctor or specialist.
- Medical evacuation quote.
- In-patient and out-patient medical care management.
- Qualified liaison for relaying medical information to family members.
- Arrangements of visitor to bedside of hospitalized Insured.
- Eyeglasses and corrective lens replacement assistance.
- Medical payment arrangements.
- Medical cost containment/expense recovery and overseas investigations.
- Medical bill audits.
- Shipment of medical records.
- Medical equipment rental/replacement assistance.

WORLDWIDE TRAVEL ASSISTANCE
- Lost luggage search; stolen luggage replacement assistance.
- Lost passport/travel documents assistance.
- ATM locator.
- Emergency cash transfer assistance.
- Travel information including visa/passport requirements.
- Emergency telephone interpretation assistance.
- Urgent message relay to family, friends or business associates.
- Up-to-the-minute travel delay reports.
- Long-distance calling cards for worldwide telephoning.
- Inoculation information.
- Embassy or consulate referral.
- Currency conversion or purchase.
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures.
- Up-to-the-minute travel supplier strike information.
- Legal referrals/bail bond assistance.
- Worldwide public holiday information.

LIVETRAVEL® EMERGENCY ASSISTANCE
- Flight rebooking.
- Hotel rebooking.
- Rental vehicle booking.
- Emergency return travel arrangements.
- Roadside assistance.
- Rental vehicle return assistance.
- Guaranteed hotel check-in.
- Missed connection coordination.

**Non-insurance services are provided by Travel Guard.

PRE-EXISTING MEDICAL CONDITION EXCLUSION
The Insurer will not pay for any Loss or expense incurred as the result of an Injury, Sickness or other condition of an Insured, Traveling Companion, Business Partner, or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

The policy covers trips up to 180 days in length. Effective Date: Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan costs is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. Termination Date: All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0895306, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain restrictions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 18th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.

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