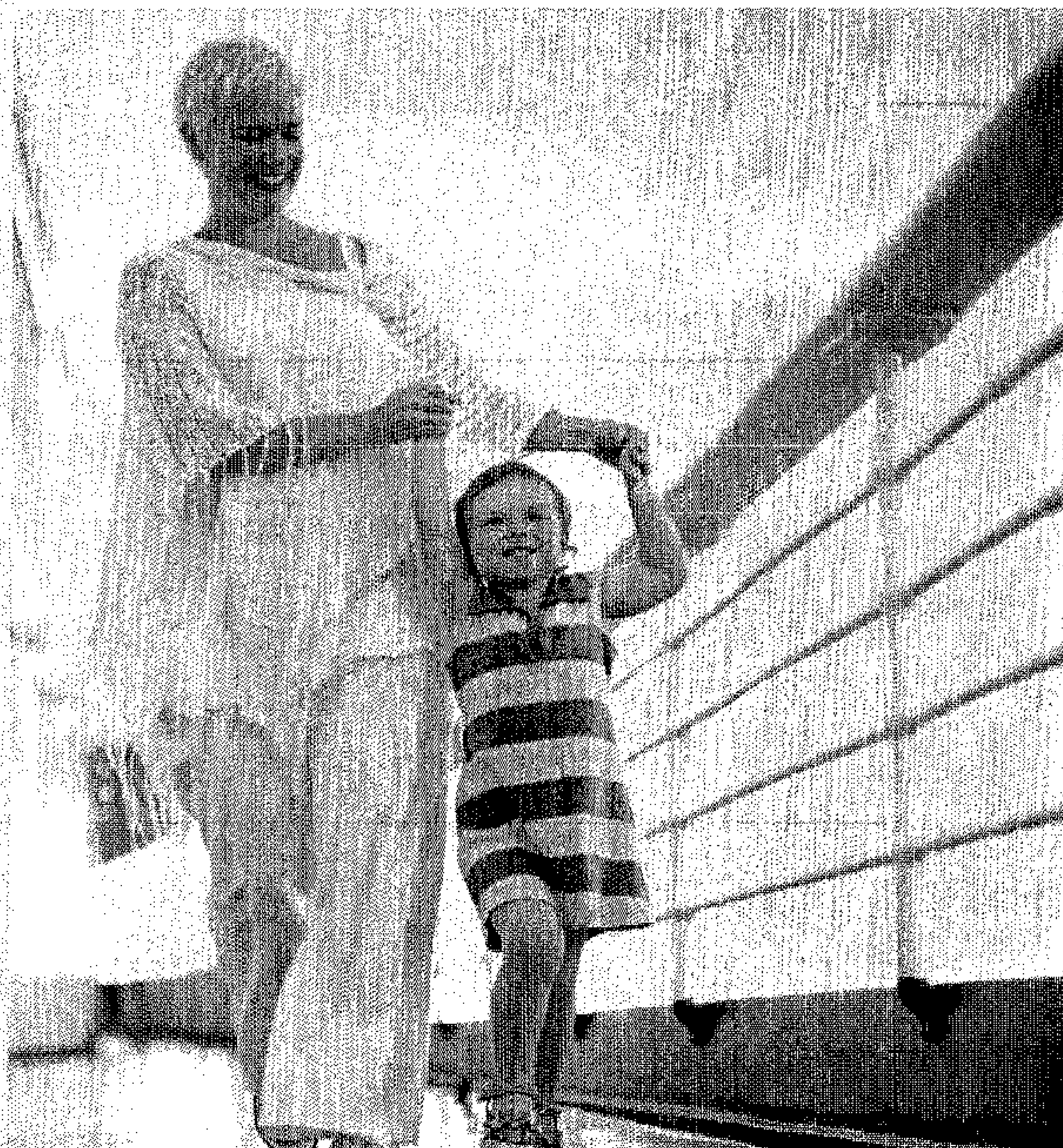


Online Services

With Access America, you can purchase your plan, modify your plan, even file and track claims, through www.accessamerica.com.



Insurance coverage is underwritten by BCS Insurance Company, rated "A-" (Excellent) by A.M. Best Co., under BCS Form No. 52.201 or 52.401, or Jefferson Insurance Company, rated "A" (Excellent) by A.M. Best Co., under Jefferson Form No. 101-C-XX-01 or 101-P-XX-01, depending on the insured's state. Access America is a brand of World Access Service Corp., a company of Mondial Assistance. World Access Service Corp. is the licensed producer and administrator of this plan and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of the affiliation between World Access Service Corp. and Jefferson Insurance Company.

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ACCAM NUMBER

F200712

AGENT CODE

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General Exclusions

The following exclusions apply to all benefits listed in this brochure: In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following: intentionally self-inflicted harm, suicide or attempted suicide by you; war (whether declared or undeclared), acts of war, military duty, civil disorder or unrest (except as provided for in travel delay); nuclear reaction, radiation or radioactive contamination; epidemic or pandemic; pollution or threat of pollutant release; any unlawful acts committed by you, family members, or traveling companions, whether they are insured or not; prohibition or regulation by any government (applicable to trip cancellation/interruption protection); terrorism; or financial default of a travel supplier.

The following exclusions apply to the Classic Plan without Cancel Anytime optional coverage and always to medical protection, baggage protection, missed connection, and travel delay benefits: In addition to any other exclusions that may apply to a particular benefit, no coverage is provided for any loss that results directly or indirectly from any of the following unless as specifically included: existing medical conditions; pregnancy (unless unforeseen complications or problems), fertility treatments, childbirth or elective abortion; mental or nervous health disorders, (like anxiety, depression, neurosis or psychosis); use or abuse of alcohol or drugs, or related physical complications; participation in or training for any professional or amateur sporting competition; participating in extreme, high risk sports; flying or learning to fly an aircraft as pilot or crew; natural disasters; expected or reasonably foreseeable events or problems; and travel bulletins or alerts.

Footnotes from opposite side.

- 1 Benefits are per person. All insureds must purchase the same plan in order to be on the same policy.
- 2 Must be employed with your current employer for 12 continuous months.
- 3 For a complete list of covered reasons for canceling or interrupting your trip, visit www.accessamerica.com → View plans → Access America Classic → Description of coverage.
- 4 Children 17 years of age or under on the date the insurance is purchased are also covered in full when traveling with their parents or grandparents – at no extra cost. The maximum benefit payable to a child (under 18 years of age) is equal to the maximum benefit payable to a covered parent or grandparent. Travelers under the age of 18 who are not traveling with their parent(s) or grandparent(s) will be subject to the rates for travelers 18-30.
- 5 NY Residents: this coverage may be covered under the trip cancellation/interruption protection benefit.
- 6 Exclusions apply.
- 7 Final trip payment date is the final payment due date for your trip as reflected on your original invoice.
- 8 Due to fire, flood, vandalism, burglary, natural disaster.
- 9 Minimum two day rental required.

Existing Medical Conditions

Coverage & Exclusion

Your plan may provide existing medical conditions coverage if you, a traveling companion or family member has an existing medical condition. An existing medical condition is an illness or injury that exhibited symptoms or was treated for any time 120 days prior to purchasing your plan. Coverage for an existing medical condition is excluded unless:

1. You purchased your plan within 14 days of making your first trip payment or first trip deposit;
2. You purchased trip cancellation coverage that covers the full cost of all your non-refundable trip arrangements;
3. You were a U.S. resident and medically able to travel on the day you purchased the plan; and
4. The total cost of your trip is \$50,000 per person or less.

Does not apply if optional Cancel Anytime coverage is purchased.

All other contract terms and conditions apply.

Supplier Financial Default Coverage

Supplier financial default coverage is provided when:

1. You purchase your insurance within 14 days of initial trip payment or deposit;
2. Financial default occurs more than seven days after the policy's effective date; and
3. You use a travel supplier (other than the organization from which you purchased this insurance or their affiliate companies) listed as a covered supplier at the time of insurance purchase. A list of these covered suppliers can be found on our website at www.accessamerica.com.

PLEASE BE ADVISED: This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage. This insurance is not required in connection with the insured's purchase of travel tickets.

California Residents: This plan contains disability insurance benefits or health insurance benefits, or both, that only apply during the covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan. We are doing business in California as WASC Insurance Agency. CA License # is 0B01400.

Florida Residents: The benefits of the Policy providing your coverage are governed primarily by the law of a state other than Florida.

Plan may not be available in all jurisdictions.

AccessAmerica[®]
Travel Insurance & Assistance

The Classic Plan



Insurance and assistance for vacations, cruises and tours.

World Access Service Corp. is the licensed producer for this plan.

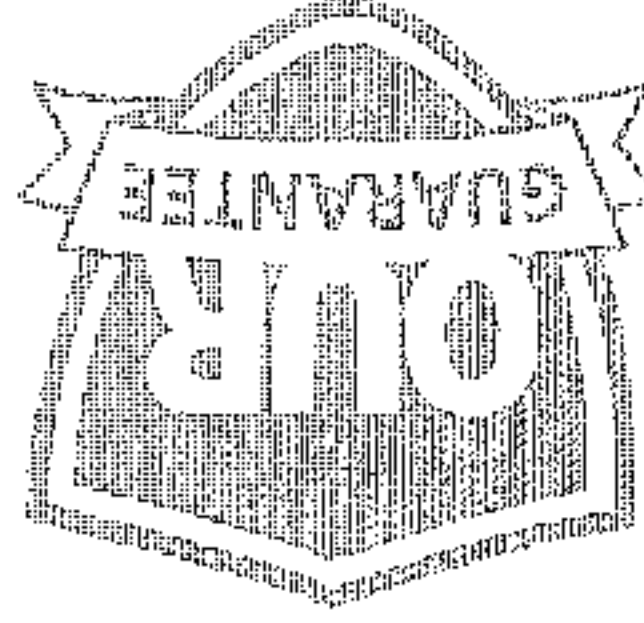
Choose the plan travelers trust.

You'd like to believe that your trip will go as planned. But if something happens, you want to be prepared. The Classic Plan offers generous protection for all your domestic and international travel. With features like comprehensive trip cancellation and primary emergency medical and dental coverage, 24-hour travel assistance, and optional benefits to tailor the plan to your travel needs, it's the perfect companion for your perfect vacation.

Classic covers a variety of unforeseen situations, including illness, injury or death;² supplier financial default;³ terrorism; and uninhabitable home or destination due to a natural disaster.³

This plan is affordable – no charge for covering kids 17 and under⁴ or surprise processing fees!

Access America will refund your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.



Contact Your Travel Agent

1-800-828-8282
 1-800-828-8282

Access America® Classic¹

Trip Cost Protection

Trip Cancellation up to 100% of Trip Cost
 Reimburses your prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.

Maximum coverage: \$100,000.

Special coverage: Airline change fees⁵ and Frequent Flyer mile redeposit fees are covered up to \$250 each.

Trip Interruption Up to 150% of Trip Cost
 Reimburses for the unused, non-refundable portion of your trip and for the increased transportation costs it takes for you to return home due to a covered reason. Maximum coverage: \$150,000.

Missed Connection \$800
 Covers expenses resulting from a covered delay that causes you to miss your scheduled flight or cruise.

Travel Delay \$800
 Receive up to \$200 per person to cover additional accommodation/travel expenses and lost prepaid expenses due to a departure delay of six or more hours.

Medical Protection

Emergency Medical and Dental \$25,000
 This primary coverage provides benefits for losses due to medical and dental emergencies that occur during your trip.

Emergency Medical Transportation \$500,000
 Provides medically necessary transportation to the nearest appropriate facility. Also covers the cost of your transportation back home. (FL, OR, & WA residents see)

Assistance Services

24-Hour Hotline Help Included
 Help is just a phone call away with Access America travel protection. Our staff of multilingual problem solvers is available to help you with any medical, legal or travel-related emergency.

Baggage Protection

Baggage Loss/Damage \$1,000
 Covers loss, damage or theft of baggage and personal effects.

Baggage Delay \$300
 Covers the reasonable additional purchase of essential items if your baggage is delayed or misdirected by a common carrier for 24 hours or more. Receipts for emergency purchases are required.

Optional Benefits

Cancel Anytime
 For an additional 30% of the base plan cost, you can cancel your trip for virtually any reason⁶ that your plan does not already cover and receive 80% of your non-refundable trip cost back in cash.

Cancel Anytime coverage must cover the full cost of all non-refundable trip arrangements and must be purchased on or before the final trip payment date.⁷ Total non-refundable trip cost must be \$10,000 per person or less.

Required to Work
 A simple \$25 add-on that provides trip cancellation and interruption coverage when the following reasons stand between you and your travel plans: you are required to work due to business/company merger, because your workplace becomes unsuitable for business,⁸ or simply because your boss tells you so.

Rental Car Protection \$35,000
 Primary collision/loss damage coverage for physical damage to a rental car during the rental period. A \$9/day⁹ fee will be added at time of purchase if selected. Not available to Texas residents.

See reverse for footnotes.
 Insurance benefit. See reverse for more information.

Trip Cost Per Person (\$)	up to age 17	18-30	31-59	60-70	71-75	76-79	80+
0*	\$49	\$49	\$49	\$49	\$49	\$49	\$49
1-500	\$26	\$37	\$44	\$57	\$69	\$119	\$178
501-1,000	\$44	\$56	\$71	\$95	\$119	\$178	\$236
1,001-1,500	\$56	\$75	\$96	\$132	\$162	\$236	\$305
1,501-2,000	\$75	\$98	\$130	\$186	\$230	\$305	\$374
2,001-2,500	\$95	\$122	\$160	\$246	\$266	\$374	\$441
2,501-3,000	\$114	\$144	\$189	\$294	\$315	\$441	\$511
3,001-3,500	\$137	\$162	\$228	\$330	\$363	\$511	\$632
3,501-4,000	\$158	\$180	\$260	\$390	\$470	\$632	\$759
4,001-4,500	\$174	\$202	\$308	\$421	\$482	\$671	\$827
4,501-5,000	\$195	\$228	\$346	\$475	\$589	\$759	\$927
5,001-5,500	\$220	\$257	\$380	\$520	\$640	\$927	\$1,093
5,501-6,000	\$246	\$284	\$414	\$566	\$650	\$959	\$1,178
6,001-6,500	\$276	\$319	\$451	\$585	\$662	\$986	\$1,276
6,501-7,000	\$295	\$337	\$489	\$621	\$836	\$1,093	\$1,477
7,001-8,000	\$324	\$397	\$591	\$753	\$933	\$1,276	\$1,778
8,001-9,000	\$375	\$431	\$658	\$855	\$1,057	\$1,477	\$1,978
9,001-10,000	\$404	\$462	\$725	\$940	\$1,188	\$1,778	\$2,378

Visit www.accessamerica.com for pricing on trips from \$10,001-\$100,000. For trips over 30 days, additional daily rate of \$3.00 applies, regardless of age. Prices subject to change.
 *Zero trip cost means there is no coverage for trip cancellation or trip interruption.

Maximize Your Coverage

To make sure you're eligible for supplier financial default coverage, optional Required to Work coverage and existing medical conditions coverage, buy Classic within 14 days of your initial trip deposit.

This is a brief description of the insurance and assistance benefits provided by this plan. **Exclusions, conditions and limitations may apply.** A complete description of coverage, found in the Certificate of Insurance/Policy, will be provided to you upon purchase. If you do not receive this document please call 800-284-8300.