



C.M.G. Agency, Inc.

An Affiliate of Catholic Mutual Relief Society of America

Worldwide Travel Program

Why do you and your group need International Travel Insurance?

According to industry figures, almost 25% of all international travelers will experience a medical problem abroad.

- What happens if you, anyone in your family or group is injured or becomes ill during your travels abroad?
 - Who will pay for potentially expensive medical bills?
 - How will you locate qualified physicians and medical care?
 - How will you communicate if there is a language barrier?

The Catholic Mutual Worldwide Travel Program provides medical coverage for you and your travelers that might not have adequate insurance protection. The program also provides 24-hr, in-language travel assistance services which will provide you and your travelers with many valuable services ranging from pre-departure information to locating lost baggage to medical evacuation or repatriation of the insured.

What types of coverages will you and your group receive?

Accidental Death & Dismemberment - \$10,000 or 25,000 coverage options

Accident & Sickness Medical Expense - \$10,000 or \$25,000 coverage options with \$0.00 deductible
(Provides reimbursement of covered medical expenses for in-hospital or out-of-hospital treatments)

Emergency Medical Evacuation

Provides \$50,000 of coverage for transportation to the nearest medical facility qualified to treat the covered emergency.

Repatriation of Remains

Provides \$25,000 of coverage to return the your traveler's remains home in the event of death.

What other services are provided with this program?

Pre Departure Services

You can receive information on appropriate medical exams, passport and visa requirements, weather, and travel hazards.

Lost Baggage / Passport

You can receive immediate telephone advice if your baggage is lost or delayed by a carrier. If you lose your passport, the appropriate authorities will be notified and you will be provided directions for replacement.

Emergency Cash

If you are caught in an emergency and need cash, the assistance company can provide you with cash through banks, consulates, hotels, Western Union, or Money Gram.

Travel Medical Emergency Services

If a medical problem occurs the assistance company will help you obtain local medical care, monitor the quality of hospital treatment, confirm travel medical expense insurance, and guarantee medical payment to the provider.

Rates for this valuable travel program:

Option I

\$10,000 Accidental Death & Dismemberment
\$10,000 Accident & Sickness Medical
\$14 per person per week,
\$24 per couple per week, or
\$35 per family per week

Option II

\$25,000 Accidental Death & Dismemberment
\$25,000 Accident & Sickness Medical
\$35 per person per week,
\$61 per couple per week, or
\$87 per family per week

FOR FURTHER INFORMATION, PLEASE CONTACT:

Diocesan Claims/Risk Manager, Catholic Mutual Group

1-866-833-3090

SUMMARY OF YOUR INTERNATIONAL TRAVEL ACCIDENT INSURANCE PLAN

• ACCIDENT PROTECTION	benefits are provided for covered losses, occurring outside the Insured Person's Country of permanent residence
• WORLDWIDE COVERAGE	coverage is in force 24-hours a day, anywhere in the world, outside the Insured Person's Country of permanent residence.

SCHEDULE OF BENEFITS	Option I	Option II
Accidental Death Principal Sum:	\$ 10,000	\$ 25,000
Accidental Dismemberment Principal Sum:	\$ 10,000	\$ 25,000
Accident Medical:	\$ 10,000	\$ 25,000
Sickness:	\$ 10,000	\$ 25,000
Deductible:	\$ 0.00	\$ 0.00
Emergency Evacuation of an eligible person:	\$ 50,000	\$ 50,000
Repatriation of an eligible person:	\$ 25,000	\$ 25,000
Travel Assistance Services:	INCLUDED	INCLUDED

COVERAGE

ACCIDENTAL DEATH AND DISMEMBERMENT INDEMNITY

Your plan provides Accidental Death and Dismemberment benefits as shown in the Table of Losses if the Insured Person sustains a covered loss and such loss occurs within 365 days after the date of accident causing such loss. The Table of Losses are as follows:

TABLE OF LOSSES - For loss of:

Life	Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	Principal Sum
One Hand and One Foot	Principal Sum
Either Hand or Foot and Sight of One Eye	Principal Sum
Either Hand or Foot	One-Half of the Principal Sum
Sight of One Eye	One-Half of the Principal Sum

The term "Loss" as used herein shall mean with regard to hands and feet, actual severance through or above wrist or ankle joints, with regard to eyes, entire irrevocable loss of sight, with regard to thumb and index finger, severance through or above the metacarpophalangeal joint. If more than one loss stated in the Table is sustained as the result of one accident, only one of the amounts so stated in said Table, the largest, shall be payable.

BASIC PROVISIONS/EXCLUSIONS

The Plan does not cover any loss, fatal or non-fatal, caused by or resulting from suicide; disease of any kind; bacterial infections except pyogenic infections which shall occur through an accidental cut or wound; hernia of any kind; injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided under the definition of injury and scope of coverage; declared or undeclared war or any act thereof except as provided under War Risk Insurance; service in the military, naval or air service of any country.

MEDICAL EXPENSES

When a covered injury or illness results, the Company will pay for:

In Hospital Medical Service	100% of covered expenses
In Hospital Surgical Services	100% of covered expenses
Out of Hospital Medical Expenses.	100% of covered expenses

- In no event shall the company's maximum liability exceed \$ 10,000 for Option I or \$25,000 for Option II as to covered expenses per any one period of individual coverage.
- The policy will pay of covered medical expenses incurred, up to the maximum amount stated above.

COVERED MEDICAL EXPENSES

Expenses incurred as a result of and within 26 weeks from a disablement, and which are not excluded as stated under the Exclusion section of the Master Policy, shall be considered as covered expenses:

- Charges made by a hospital for room and board, floor nursing and other service, including charges for professional services, except personal services of a non-medical nature. (Refer to Master Policy for complete details).
- Charges Made for diagnosis, treatment and surgery by a physician.
- Charges made for the cost and administration of anesthetics.
- Charges for medication, x-ray services, laboratory test and services, the use of radium and radio-active isotopes, oxygen, blood transfusions, Iron lungs, and medical treatment.
- Dressing, drugs and medicines as prescribed by a physician or surgeon.

The above Covered Medical Expenses are only briefly outlined here. Refer to the Master Policy for complete details.

MEDICAL EXCLUSIONS

No benefits shall be payable for medical expenses for: Pre-existing Conditions; Services, supplies or treatment not approved and certified as necessary and reasonable by a physician; Suicide or any attempt thereof; Declared or undeclared war or any act thereof; Injury while sustained in professional athletics; Sickness resulting from pregnancy, childbirth, or miscarriage; Miscarriage resulting from accident; Routine physical or other examinations where there are no objective indications or impairment in normal health; Cosmetic or plastic surgery, except as a result of an accident; Elective surgery which can be postponed until the Insured returns to his/her country of residence; Mental or nervous disorders or rest cures; Dental care, except as the result of injury to natural teeth caused by an accident; Eye refraction's or eye examinations, unless caused by accidental bodily injury; Treatment for alcoholism and drug addiction, or use of any drug or narcotic agent; Congenital anomalies and conditions arising out of or resulting therefrom; Expenses which are non-medical in nature; Expenses as a result of or in connection intentionally self-inflicted injury; Expenses as a result of or in connection with the commission of a felony offense; Specific Hazards: Motorcycle Driving, scuba diving, skiing, mountain climbing, sky diving, professional or amateur racing, and piloting any aircraft; Treatment paid for or furnished under any other individual or group policy, or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government program or facility set up for treatment without cost to any individual.

*Policy coverage's, terms, conditions and exclusions are only briefly outlined here. For complete provisions, please refer to the Master Policy itself. If any conflict should arise between the content of this certificate and the Master Policy or if any point is not covered herein, the terms of the master Policy will govern in all cases.