DESCRIPTION OF COVERAGE

The AAA Travel Agency Travel Accident Insurance Program covers you for accidental loss of life, limbs, sight, speech or hearing in a common carrier (such as a bus, train, or plane) or rental car when the transportation is purchased and the rental car is arranged through your participating AAA Travel Agency. Common Carrier means any land, water or air conveyance operated by someone whose occupation or business is the transportation of persons without discrimination and for hire.

Coverage applies:
1. While riding solely as a passenger in, entering or exiting any conveyance operated by a common carrier licensed for the transportation of passengers for hire;
2. While riding solely as a passenger in, entering or exiting any conveyance operated by a common carrier licensed for the transportation of passengers for hire, while traveling directly to or from a terminal, station or airport;
3. While riding or driving in, entering or exiting from a private passenger automobile of the strictly pleasure car type; while going directly to the departure point or while coming from the arrival point of a common carrier;
4. While riding or driving in, entering or exiting from a rental car whose lease has been arranged through your participating AAA Travel Agency in conjunction with any airline or other common carrier transportation.

IN-HOSPITAL BENEFITS

Benefits of $150 per day for each day hospitalized up to a total of seven days will be paid, in addition to the Accidental Loss of Life Benefit and other Benefit amounts for losses covered, to the Insured Person if an accident covered under this policy results in the hospitalization of the Insured Person. Periods of hospitalization include all In-Hospital stays related to the same Accident. The Benefit Amount will be paid until one of the following occurs:
1) the Insured Person dies;
2) the Insured Person is no longer hospitalized;
3) the maximum number of days (7) of payment has expired.

MAXIMUM LIMIT OF INSURANCE

If more than one (1) insured person suffers a loss in the same accident; The Company will not pay more than $20,000,000 per accident. If an accident results in benefit amounts becoming payable, which when totaled exceed $20,000,000, the maximum limit of insurance will be proportionately divided among the insured persons, based on each applicable benefit amount.

EXCLUSIONS

This insurance does not cover loss resulting from:
1) an insured’s emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions;
2) suicide, attempted suicide or intentionally self inflicted injuries;
3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

BENEFICIARY

The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, benefit will be paid to the first surviving beneficiary in the following order: a) the Insured Person’s spouse or domestic partner, b) the Insured’s children, c) the Insured’s parents, d) the Insured’s brothers and sisters, e) the Insured’s estate. All other indemnities will be paid to the Insured.

NOTICE OF CLAIM

Written notice of claim should be mailed to your participating AAA Travel Agency.

THE COST

The premium for this Travel Accident Insurance is paid for by AAA Colorado.

NOTE: The information contained in this brochure is a description of the coverage, benefits and exclusions contained in the Master Policy 6477-01-32. The Policy Number and Master Policy are on file with the Policyholder. All information is subject to the terms and conditions of the Master Policy. Keep this brochure with your important papers for your records. It will serve as an important reminder of the valuable protection you have under this plan.

Plan underwritten by:
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615