



Student Protection PlanTM

Benefit Terms and Conditions

GradGuardTM is a service of Next Generation Insurance Group, LLC.



next generation
insurance group

Kindred Travel International

NGI
STUDENT
COMBINED
WORDING

MEMBERSHIP PLAN FOR RETURN OF MORTAL REMAINS AND / OR EMERGENCY TRAVEL ASSISTANCE

This document describes all of the travel and repatriation benefits issued by Kindred Travel LLC, (The **Company**) under this Membership. Please refer to the accompanying **Summary of Coverage**. It provides specific information about the plan. The **Family Member** should contact the **Company** immediately if he or she believes that the **Summary of Coverage** is incorrect.

TABLE OF CONTENTS:

I. ELIGIBILITY

II. COVERAGES

III. DEFINITIONS

IV. PROVISIONS

V. GENERAL LIMITATIONS AND EXCLUSIONS

VI. GENERAL PROVISIONS

SECTION I. ELIGIBILITY

Full time Undergraduate Domestic or International students that actively attend classes for at least the first 31 calendar days after the date for which coverage is purchased. Home study, correspondence, Internet and television courses do fulfill the Eligibility Requirements that the student actively attends classes and their **Family Member**.

SECTION II. COVERAGES

EMERGENCY TRANSPORTATION SERVICES AND RETURN OF MORTAL REMAINS.

If a **Covered Event** occurs, while this Membership is in force, the following benefits are payable, up to the **Maximum Coverage Amount** shown on the **Summary of Coverage**. No benefits are payable for any other services or supplies not listed herein.

Benefits are limited to 2 claims per policy year. **Covered Person** cannot visit the same **Family Member** more than once in a 12 month period. Any Benefit under this Coverage must be taken within 30 days of a **Family Member** suffering a **Covered Event**.

1. Emergency Transportation Services:

If a **Family Member** needs to make an unscheduled trip to the **Country of Residence** or designated **Home** of a **Family Member** which must be a minimum of 150 miles from the **Covered Persons Home** as defined, while this **Membership** is in force as a result of a **Covered Event**, we will pay emergency **Economy Transportation** and out-of-pocket expenses relating to Meals and Accommodation for a roundtrip to travel from their **Home** to the location where the **Family Member** is situated in their **Country of Residence**, subject to the following.

The **Covered Person** may travel immediately upon authorization from the **Travel Assistance Service Provider**.

Benefits will be payable up to the **Maximum Coverage Amount** as shown in the **Summary of Coverage**. (Emergency Travel Maximum US\$25,000 and US\$150 per night for out-of-pocket expenses relating to meals and accommodation. Maximum 5 nights)

Services must be arranged and provided through the contracted **Travel Assistance Service Provider**. Benefits will be payable for the **Covered Persons** transportation to the **Family Member's Country of Residence** (or if required the burial funeral home).

Travel expense will be based on the cost of **Economy Transportation** and subject to the **Maximum Single Limit Amount**. Expenses that exceed the **Maximum Coverage Amount** or that are not arranged through the contracted **Travel Assistance Service provider** are the responsibility of the **Covered Person** and no benefits will be payable. Benefits are not payable for hospital stays less than 5 days. This 5 day hospital limitation does not apply if the **Family Member** passes away. Emergency Transportation Services will not be payable for a **Sickness**, as defined herein that occurs within the **Waiting Period**, as defined herein.

2. Return of Mortal Remains: (Applicable to students only)

In the event of a **Covered Person's** death which occurs more than 150 miles away from the **Covered Person's Home**, benefits will be payable for services arranged through the contracted **Travel Assistance Service Provider** for the return of the **Covered Persons** mortal remains. Services include arranging for the following: locating a sending funeral home; transportation of the body from its location to the sending funeral home; embalming or cremation services; transporting the body from the sending funeral home to the airport and storage of the body; the minimally necessary casket or air tray for transport; transport body from the receiving airport to the receiving funeral home. The Services will include coordination of consular services (in the case of death in another country) procuring death certificates; transport of the remains from the airport to the receiving funeral home; coordination of consular services; payment of necessary permits and fees for the return of remains. Death Certificates procured are limited to three (3) Certificates. Repatriation of Mortal Remains services are subject to the **Maximum Coverage Amount** and the **Maximum Single Limit Amount** shown on the **Confirmation of Benefits** (Repatriation of Mortal Remains Maximum Benefit US\$25,000). Repatriation of Remains will not be payable for death that occurs within the **Waiting Period** if the death emanates from **Sickness**, as defined herein.

3. Emergency Medical Evacuation:

When a **Covered Person** suffers loss of life for any reason or incurs a Sickness or Injury during the course of a Covered Trip, which must be a minimum of 150 miles from the **Covered Persons Home** as defined, the following benefits are payable, up to the Maximum Benefit Amount.

For Emergency Medical Evacuation: If the local attending **Legally Qualified Physician** and the authorized Travel Assistance Service Provider determine that transportation to a Hospital or medical facility is **Medically Necessary** to treat an unforeseen Sickness or Injury which is acute or life threatening and adequate Medical Treatment is not available in the immediate area, the Transportation Expense incurred will be paid for the **Usual and Customary Charges** for transportation to the closest Hospital or medical facility capable of providing that treatment. If the Covered Person is in the Hospital for more than seven consecutive days and the Insured's dependent children who are under 18 years of age and accompanying the Covered Person on the Covered Trip, are left unattended, **Economy Transportation** will be paid to return the dependents to their home (with an attendant, if considered necessary by the travel assistance company).

Benefits are paid less the value of the **Covered Persons** original unused return travel ticket. These benefits will not duplicate any benefits payable under the plan or any coverage(s) attached to the plan.

The Emergency Medical Evacuation benefit is applicable to Students only. Coverage for this benefit is not provided for Family Members.

Benefits will be payable up to the **Maximum Coverage Amount** as shown in the **Summary of Coverage**. (Emergency Medical Evacuation US\$50,000).

Getting you there in your time of need

Kindred Travel International

NGI
STUDENT
COMBINED
WORDING

SECTION III. DEFINITIONS

"Accident" means a sudden, unexpected and unforeseen bodily **Injury** to the **Covered Person** or **Family Member**, caused by violent, visible and external means. The **Accident** or **Sickness** must result in a **Medically Necessary** admission to a **Hospital** bed on the advice of a **Legally Qualified Physician** for a minimum of five consecutive nights.

"Company" means Kindred Travel LLC

"Covered Event" means an **Accident** or **Sickness** or the death of a **Covered Person** or **Family Member** during the period of coverage.

"Covered Person" means the person(s) named on the **Summary of Coverage** as the persons for which Membership fee has been paid, including **Dependent Children** if listed.

"Confirmation of Benefits" means the coverage confirmation provided to the **Covered Person** following payment of the applicable Membership Fee.

"Country of Residence" means the country, within the **Geographical Area**, where the **Family Member** has his/her **Home**.

1: Domestic United States of America, North America and Mexico.

2: All other Countries Worldwide.

"Dependent Child(ren)" means a child who is under 19 years of age or under 26 years of age if a full-time student; or a child of any age who is medically certified by a **Legally Qualified Physician** as having an intellectual disability or a physical disability and is dependent upon the **Covered Person**.

"Economy Transportation" means the lowest published available transportation rate for a ticket on a Common Carrier.

"Family Member" means persons under 75 years of age who are Biological parents or legal guardians (total of 2 parents/legal guardians are applicable per student) and your son or daughter who is a Full time Undergraduate Domestic or International student who actively attends classes for at least the first 31 calendar days after the date for which coverage is purchased. Home study, correspondence, Internet and television courses do fulfil the Eligibility Requirements that the student actively attends classes.

"Geographical Area" means the countries in which the **Country of Residence** exists, as specified and for which the appropriate membership fee has been paid.

"Home" as used in this cover means a **Covered Person's** Principle Place of Residence

Member's Principle Place of Residence and/or **Permanent Residence**.

"Hospital" means (a) a place which is licensed or recognized as a general **Hospital** by the proper authority of the state or country in which it is located; (b) a place operated for the care and treatment of resident in-patients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; (c) a place recognized as a general **Hospital** by the Joint Commission on the Accreditation of Hospitals. Not included is a **Hospital** or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics; or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

"Injury" or "Injuries" means accidental bodily **Injuries**: (a) received while a **Family Member** of this plan; (b) resulting in loss independently of **Sickness** and all other causes; and (c) not excluded from coverage.

"Intoxicated" mean a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where you are located at the time of an incident.

"Legally Qualified Physician" means a physician (a) other than you, or a **Family Member**: (b) practicing within the scope of his or her license; and (c) recognized as a physician in the place where the services are rendered.

"Maximum Coverage Amount" and **"Maximum Single Limit Amount"** means the maximum amounts payable for coverage provided as shown in the **Summary of Coverage**.

"Medically Necessary" means a service or supply which: (a) is recommended by the attending **Legally Qualified Physician**; (b) is appropriate and consistent with the diagnosis in accord with accepted standards of community practice; (c) could not have been omitted without adversely affecting Your condition or quality of medical care; (d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and (e) is not considered experimental unless coverage for experimental services or supplies is required by law.

"Permanent Residence" means the country where a **Family Member** has his or her true, fixed and permanent **Home** and principle establishment, and to which he or she has the intention of returning and hold a current and valid passport.

"Sickness" means an illness or disease that is diagnosed or treated by a **Legally Qualified Physician**.

"Summary of Coverage" means the Membership confirmation provided to the **Covered Person** following payment of any applicable Membership Fee

"Travel Assistance Service Provider" means On Call International LLC.

"Usual and Customary Charges" means those comparable charges for similar treatment, services and supplies in the **geographic area** where treatment is performed.

"Waiting Period" means the 90 days from the **Family Members** effective date where no benefits are payable.

Getting you there in your time of need

Kindred Travel International

NGI
STUDENT
COMBINED
WORDING

SECTION IV. PROVISIONS

Term of Membership:

Coverage begins on the Effective Date for **Covered Persons** that are members with the **Company** and on the date of Membership for persons added after the Effective Date. Cover will terminate at 12:01 a.m. on the anniversary date of the Effective Date.

SECTION V. GENERAL EXCLUSIONS AND LIMITATIONS

Benefits are not payable for **Sickness, Injuries** or losses:

1. resulting from suicide, attempted suicide or any intentionally self-inflicted **Injury** while sane or insane, (where allowed by law);
2. resulting from an act of declared or undeclared war;
3. while participating in maneuvers or training exercises of an armed service;
4. received as a result or consequence of being **Intoxicated**, as specifically defined in the document, or under the influence of any controlled substance unless administered on the advice of a **Legally Qualified Physician**;
5. to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
6. due to normal childbirth, normal pregnancy or voluntarily induced abortion;
7. which exceeds the maximum amounts as shown in the **Summary of Coverage**;
8. due to loss or damage (including death or **Injury**) loss resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents;
9. due to malpractice or malfeasance by a **Legally Qualified Physician** or any other person or entity not employed by the **Company** or its assigns.
10. Transportation, meals and accommodations not agreed by the contracted **Travel Assistance Service Provider**.
11. an appointment / arranged operation as this is not an emergency.

SECTION VI. GENERAL PROVISIONS

Notice of Claim: Notice of claim must be reported within 20 days after a loss occurs or as soon as is reasonably possible. You or someone on your behalf may give the notice. The notice should be given to the **Company** or **Travel Assistance Service Provider** and should include sufficient information to identify the **Family Member**.

Claim Forms: When notice of claim is received by the **Company** or the **Travel Assistance Service Provider**, forms for filing proof of loss will be furnished. If these forms are not sent within 15 days, the proof of loss requirements can be met by sending a written statement of what happened. This statement must be received within the time given for filing proof of loss.

Proof of Loss: Proof of loss must be provided within 90 days after the date of the loss or as soon as is reasonably possible. Proof must, however, be furnished no later than 12 months from the time it is otherwise required, except in the absence of legal capacity.

Time of Payment of Claims: The **Company** or its **Travel Assistance Service Provider** will pay the claim after receipt of acceptable proof of loss.

Physician Examination and Autopsy: The **Company**, at the expense of the **Company**, may have the **Family Member** who is the subject of the claim examined when and as often as is reasonable while the claim is pending. The **Company** may have an autopsy done (at the expense of the **Company**) where it is not forbidden by law.

Legal Actions: No legal action for a claim can be brought against us until 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. This 3-year time period is extended from the date proof of loss is filed and the date the claim is denied in whole or in part.

Concealment and Misrepresentation: The entire Membership will be void, if before, during or after a loss, any material fact or circumstance relating to this cover has been concealed or misrepresented.

Subrogation: If the **Company** has made a payment for a loss under this Membership, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, the **Company** will be subrogated to that right. The **Family Member** shall help the **Company** exercise the **Company's** rights in any reasonable way that the **Company** may request: nor do anything after the loss to prejudice the **Company's** rights: and in the event You recover damages from the Third Party responsible for the loss, The **Family Member** will hold the proceeds of the recover for the **Company** in trust and reimburse the **Company** to the extent of the **Company's** previous payment for the loss.

Where to Report Claims:

CALL TOLL FREE: 001-866-930-9805
(within the United States and Canada)

ALL OTHER LOCATIONS CALL COLLECT: 603-328-1964

The **Travel Assistance Service Provider** is available 24 hours a day.

Benefits will not be payable, but other services that may be preformed by the contracted **Travel Assistance Service Provider** if requested by the **Covered Persons** and required in conjunction with those listed above benefits include: making travel arrangements for the **Covered Persons**; identification and/or notification of next-of-kin.

Getting you there in your time of need

Kindred Travel International

NGI
STUDENT
COMBINED
WORDING

SUMMARY OF COVERAGE CONFIRMATION OF BENEFITS

NGI

This Summary completes your Protection Plan

Maximum Combined Single Limit per Covered Event: \$100,000

Underwritten by: United States Fire Insurance Company

Form: TP-401

Plan Holder Name: Kindred Travel
Landmark Building Suite 308
310 West Liberty Street
Louisville K 40202

Effective Date: October 1, 2011

BENEFITS AND LIMITS PER COVERED EVENT

Emergency Transportation Services:	Maximum Coverage Amount	Meals & Accommodations Limit	
Transportation Cost	\$25,000	\$150 per day, Maximum 5 days	
Repatriation of Mortal Remains	\$25,000		
Emergency Medical Evacuation	\$50,000		

TP-401 CB

Getting you there in your time of need

IDENTITY THEFT PROTECTION AND RESOLUTION SERVICES

CardCops Internet Fraud Monitoring

- Sophisticated, real-time, early-warning technology that monitors various underground chat rooms across cyberspace where thieves are selling and trading stolen personal information¹
- Combines web crawling technology with dedicated FCRA trained representatives to find the student's SSN and up to ten registered credit or debit card information that has been compromised online
- Students will be notified via email if their personal information is compromised

¹Internet Fraud Monitoring monitors your personal information and up to ten registered credit/debit cards on the Internet, based on extensive research of Internet chat rooms; however, it is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all of your student's personal information that is publicly available or that may have been compromised.

Credit Card Registration with Lost & Stolen Services

- Members can store online or offline information from credit, bank, department store, and oil company cards, as well as important documents, in a single, secure location
- Should these items become lost or stolen, members can cancel these cards and request replacements by calling toll-free 24/7²

²Some financial institutions may require you to call them directly and will not accept notification from third parties. In this circumstance, we will contact you so that you can call your financial institution directly.

The federal Fair Credit Billing Act gives you the right to dispute billing errors, such as unauthorized charges, on your credit card by notifying your credit card company in writing within 60 days after the first bill containing the error was sent to you. The credit card company must resolve the dispute within two billing cycles (not to exceed 90 days) after receiving your notification. You may withhold payment on the disputed amount (and related charges) during the investigation. You must pay the amount not in dispute. You will be informed in writing whether your bill is correct or contains an error. If your bill contains an error, it will be corrected. Your liability for unauthorized charges is limited to \$50 per credit card. You are not required to enroll in Student Protection Plan to maintain your credit card.

Identity Theft Support

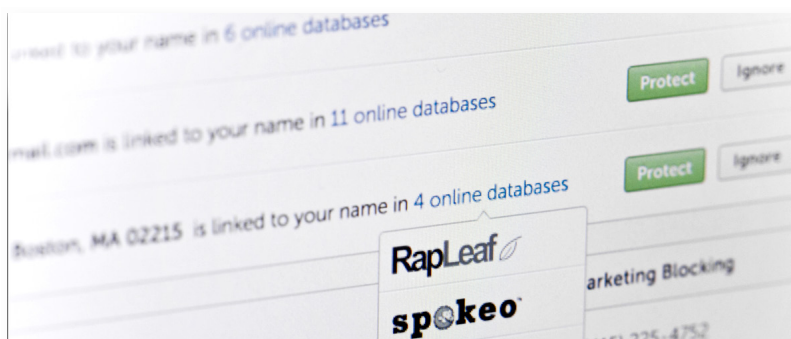
- Obtain personalized assistance in resolving a case of identity fraud
- Should a student become the victim of identity fraud, we will help them recover quickly
- A dedicated caseworker will work to resolve the student's ID

Virtually every detail of your life is for sale online.



Remove your personally identifiable information from across the Web.

MyPrivacy is the universal do-not-call list.



MyPrivacy is a one-click solution to protecting your personal information.

Online people-search sites scrape public records, mine social media profiles, and access advertising tracking databases to create complete, detailed profiles on virtually everyone in the United States. Only MyPrivacy removes your personal information from these sources.

Key Features

- Stay one step ahead of identity thieves and cybercriminals.
- Protect the safety and security of your family.
- Control who has access to your personal information.
- Remove personal information from people-search sites and databases.
- Stop unwanted postal mail sent to your home or business address.
- Block hundreds of companies that track your Web browsing.
- Ongoing protection and real-time confirmation of privacy actions completed on your behalf.
- Continuous monitoring of the Internet to prevent the release of your private data.



The Reputation.com mission is to help individuals and businesses control their online reputations, promote their brands, and protect their privacy. A World Economic Forum (WEF) Technology Pioneer Award winner, Reputation.com is the leading online reputation management firm in the world with customers in 100+ countries.

as featured in:



The New York Times

ANDERSON COOPER 360 WSJ

The Washington Post



Newsweek

CBS

WIRED

NEWS



60 MINUTES

and many more

About Us

- First in the online reputation management and digital privacy space, launched in 2006
- Coined the term Online Reputation Management
- Sophisticated technology not available anywhere else
- Unique knowledge, accomplished R&D team
- Multiple technology patents awarded



Of people surveyed by Columbia University in 2011 had incorrect privacy settings on Facebook.

\$37 billion

Identity theft cost people a total of \$37 billion in 2010.

Product Functionality

Automatically Remove Personal Information


One-click solution. Select the personal information to protect and we automatically remove it from all sources MyPrivacy finds. You receive confirmation of all privacy actions completed on your behalf.

Continuous Compliance Monitoring

Many data brokers and people-search sites will re-add you, even after you have opted out. We prevent them from doing this, so you stay protected over the long run.

Notification of New Data

Receive alerts when we find new information about you. If a new source of personally identifiable information appears on our radar, you'll know about it. If you change your phone number or address, we'll help you keep it out of people-search sites.

 **New data found**

We found this information associated with your name online

🏠 125 Elm Dr. Los Altos, CA 90218	📞 (416) 355-0493
🏠 1255 Boylston St. Boston, MA 02215	@ payam.rajabi@hotmail.com

Start the removal process for this information right away. [Review](#)

We found some new information about you and have started removing them

PeopleFinder.com	🏠 ¹	Successfully removed
LexisNexis	🏠 ² @ ²	Successfully removed
spokeo	📞 ³ @ ²	Successfully removed
PeekYou.	🏠 ³ @ ²	Successfully removed
Archives	🏠 ³ 📞 ⁵ @ ²	Successfully removed
peoplesmart	🏠 ³ 📞 ⁵ @ ²	Pending removal

MyPrivacy Dashboard: See how protected you are at a glance.

Web Tracking Protection

Prevent online advertisers from tracking your movements online. MyPrivacy allows you to opt out of the majority of online advertising trackers, who otherwise compile information about which sites you visit, for how long, what you click on, and so forth.

Email Solicitation Blocking

Reduce the amount of unwanted email you receive in your inbox.

Cloud-based Dashboard Interface

Access your account and make changes to your settings at any time. View the progress on your account. Use our online tools to monitor your level of protection.

SOURCE OF RECORD	DATE FOUND	DATE REMOVED
▶ PeopleFinder.com	01/21/2012	Pending
▶ LexisNexis	01/21/2012	Pending
▶ spokeo	01/21/2012	Pending
▶ PeekYou.	01/21/2012	01/27/2012
▶ Archives	01/21/2012	01/27/2012
▶ peoplesmart	01/21/2012	01/27/2012

Your addresses will receive no mail offers, but will receive 4 catalogs.
[Change](#)

Telemarketing Blocking

- ▶ (415) 290-5752
- ▶ (408) 808-1578
- ▶ (650) 388-0493
- ▶ (650) 388-3967

Email Offer Blocking

- ▶ payam.rajabi@gmail.com
- ▶ rajabi@me.com
- ▶ payam.rajabi@reputation.com

Protection Overview: MyPrivacy shows you where we've removed your information and what kinds of data we've protected.

24-hour Customer Support

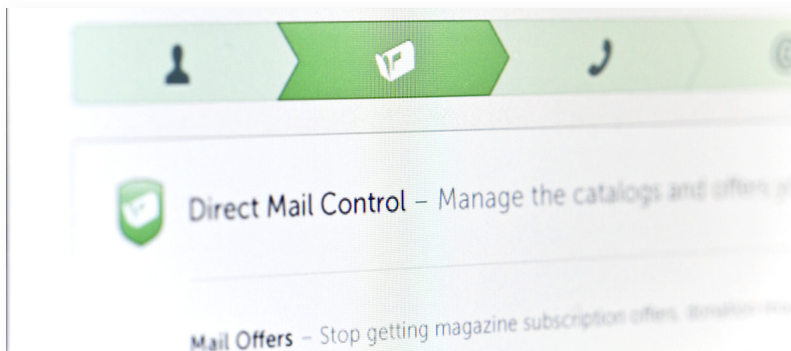
Call, email, or chat with us whenever you have a question. Our privacy experts can help you make the most of your MyPrivacy subscription.

Do-Not-Call Registry

Stop telemarketers from calling you. MyPrivacy offers simple, one-click protection of phone numbers through the National Do Not Call Registry.

Direct Mail Opt-Out

Manage the types of paper mailings and catalogs you receive at your home address. Reduce unwanted mailings by up to 90%.



Direct Mail Control: With MyPrivacy, stopping unwanted catalogs is as easy as clicking a single button.

9 million

9 million Americans' identities are stolen each year.

Recent Awards

Gartner

2011 Gartner Cool Vendor in Risk Management and Privacy Award

- Offered by the leading technology analyst firm
- Awarded to companies using innovative technologies to meet consumer needs
- Reputation.com was 1 of 5 companies recognized last year

WORLD
ECONOMIC
FORUM

2011 WEF Technology Pioneer Award

- Awarded annually to the 30 most innovative technology companies in the world
- Recognizes businesses working to fundamentally improve society through new technologies
- Reputation.com chosen from among hundreds of nominees

myreputation

discoveryedition

Personal Reputation Management

MyReputation Discovery

from Reputation.com
gives you complete
monitoring of your
online reputation



MyReputation from Reputation.com brings you the best-in-class online reputation monitoring, alerting you to all personal content or data that exists about you online and automatically monitoring who is searching for you:

- Quickly and effortlessly monitor personal online content. Find any photos, videos, blogs, media mentions and directory listings and receive real-time alerts.
- Your "credit report for the online world."
- Assess the sentiment, visibility and control you have over your search results so you can easily scan your Web rankings.
- Track when someone searches for you online
- Around-the-clock personal support.

STUDENT PROTECTION PACKAGE

Roadside Assistance Benefits

- Roadside Assistance – Coverage is extended to member.
 - o 24 Dispatch Emergency Towing Service – To the nearest qualified repair facility, including accidents & non-accident related towing up to maximum benefit of \$100 per event.
 - o Includes up to ½ hour of winching labor per event.
 - o Service available in the United States, Canada and Puerto Rico.
- 24 Hour Dispatch Emergency Road Service – A service truck will be quickly dispatched to come to the member's aid.
- 24 Hour Dispatch Tire Service – A service person will change the inflated spare from mount to wheel with your vehicle's inflated spare tire.
- 24 Hour Dispatch Emergency Battery Service – All service vehicles are equipped to boost batteries and perform minor adjustments to alternators, starters, etc. while on the road.
- 24 Hour Dispatch Lockout Service – If the member's keys are lost, broken or accidentally locked in the vehicle, a locksmith will be dispatched to provide access to the covered vehicle
- Maximum of 3 claims per membership year with \$100 benefit maximum per claim

TERMS AND CONDITIONS OF ROADSIDE ASSISTANCE BENEFITS

1. As a member you will not be required to pay any additional fee or sum in addition to the membership fee when your service is for a tow to the nearest qualified repair facility or other covered service that does not exceed the benefit limit of \$100 per occurrence.
2. Your membership continues until expiration or cancellation by yourself.
3. All 24-hour roadside assistance services are provided by Quest Towing Service with corporate offices at 106 W. Tolles, St. Johns, MI 48879.
4. This is not an automobile liability insurance contract.
5. This is not an automobile physical damage insurance contract.
6. Service obtained from any other source than Quest Towing Services is not covered and not reimbursable.
7. **24-Hour Roadside Assistance:** You will be provided a toll-free phone number to access your 24-hour emergency roadside benefits. **IMPORTANT:** Please be with your vehicle when the service provider arrives, as they cannot service an unattended vehicle. NOTE: Only one (1) service per seventy-two hours and three (3) services per membership year.
 - a. Towing – Provided to Nearest Qualified Repair Facility or up to \$100 reimbursement per event. Member will pay the service provider directly for any costs exceeding the benefit limit. Includes vehicle extrication.
 - b. Emergency Road Service – Any available contracted road service that is needed to get your vehicle running (i.e. hose replacement or tightening of cables or belts, etc...)
 - c. Essential Fluids or Supplies Delivery – Including gasoline, water, oil, or any supplies necessary to send a member's car on its way (member responsible for actual cost of fluid or supplies required).
 - d. Flat Tire Changes – Includes changing a flat tire with your good spare.

- e. Emergency Battery Service – Includes tightening or cleaning of cables, jumpstarts, minor adjustments to alternator, etc.
- f. Lockout Services – Lost keys, broken keys, or accidentally locked out of your vehicle we will send a locksmith to provide access to the covered vehicle

Coverage: Is extended to member.

The following items are not included as part of the emergency roadside assistance benefit: Cost of parts, replacement keys, fluids, lubricants, or fuel, cost of installation of products, material and additional labor related to towing. Disconnecting or reconnecting drive shaft. Non-emergency towing or other non-emergency service. Trucks over 1/2 ton capacity, taxicabs, limousines or other commercial vehicles. Towing from a service station, garage or repair shop. Towing by a party out of the service provider network; vehicle storage charges; a second tow within 72 hours of the original tow request. Service on a vehicle that is not in a safe condition to be towed. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests and areas designated as not passable due to construction, etc. Mounting or removing of snow tires or chains. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Repeated service calls for a covered vehicle in need of routine maintenance or repair.

In the event of damage due to fire, flood or vandalism: Costs related to physical damage due to fire, flood, or vandalism are normally covered under your vehicle insurance. Quest will assist you when you call our toll-free number, but you will have to pay for these services and submit your bill to your insurance company or agent as a part of the insurance claim.

SERVICE PROVIDER NETWORK

Quest operates through a network of contracted service providers who have arrangements with their dispatch center to perform road and towing services for Quest. As independent contractors, they have exclusive control over their own equipment and personnel. Quest is not responsible for their acts or omissions.

Tire and Wheel Benefit

Benefit Limits

- Program benefits are limited to reimbursement for tire and wheel road hazard damage as described below.
- **Tire and Wheel Road Hazard Damage Benefit Period**
 - o Your program benefits begin on the effective date of your membership and continue for 365 days from the effective date identified on your membership documents ("Benefit Period")
- **Tire and Wheel Road Hazard Damage Benefit Limits**
 - o Benefits are limited to the repair, or if not repairable, the replacement of damaged original equipment tires and/or wheels, as well as new tires installed on the Covered Vehicle during the Benefit Period, provided the damage is caused by a valid road hazard.
 - o To be eligible for reimbursement, tires must be in good condition with more than 2/32" of tread remaining.
 - o **The maximum amount reimbursable per incident for tire and/or wheel road hazard damage is \$125 (the "Road Hazard Benefit Limit"), regardless of the number of tires and/or wheels damaged per incident.**
 - o Reimbursement is limited to the cost to repair or replace the damaged tire and/or wheel and does not include any charges for mounting, balancing, taxes, shop supplies or miscellaneous fees. In addition, cosmetic damage to the tire and/or wheel is excluded.
 - o **Prior authorization is required for tire and wheel replacements and wheel repairs.**
 - o Prior authorization is granted based on the information provided during the call; if the documentation submitted (including the tire and/or wheel if requested) does not substantiate the information provided during the call for prior authorization the claim will be denied.
 - o **This Program provides reimbursement for one (1) road hazard damage incident per Benefit Period per Covered Vehicle.**

- o The Covered Vehicle is your personal vehicle.
- o An incident is a single event during which a tire(s) and/or a wheel(s) on the Covered Vehicle are damaged by a road hazard as defined below.

What Is Road Hazard Damage?

Road hazard damage is damage that occurs when a tire or wheel fails as a result of puncture, bruise, or impact break incurred during the course of driving in a legal manner on a road maintained by state or local authority. Nails, glass and potholes are the most common examples of road hazards.

Where Can You Obtain Service For A Damaged Tire And/Or Wheel On Your Covered Vehicle:

1. You may take your Covered Vehicle to a tire service facility of your choice.
2. If you are unable to locate a qualified facility, contact the Administrator toll-free at 1-888-458-9806 for assistance.

YOUR RESPONSIBILITIES:

1. Properly care for and maintain your tires and wheels, including ensuring assemblies are kept in balance and tires operated at proper inflation pressures.
2. Use all reasonable means to protect your vehicle from additional damage.
3. **Contact the Administrator at 1-888-458-9806 for prior authorization and a claim tracking number before work is commenced (prior authorization not required for flat tire repairs).**
4. Furnish such information as may be required, including the Department of Transportation (DOT) numbers of the tires installed on the vehicle.
5. For tire replacements and wheel repairs or replacements only, incur only expenses subject to the benefit limit level of \$125 which are authorized in advance.
6. Make available for inspection all tires and wheels that require replacement, and wheels that are being considered for repair.
7. Payment of all expenses and costs not reimbursable by the Program.

TIRE ROAD HAZARD DAMAGE BENEFIT:

If a tire on your Covered Vehicle is damaged due to a valid road hazard and can be safely repaired per Tire Industry Association (TIA) and/or Rubber Manufacturers Association (RMA) repair guidelines, you may have the tire repaired and pay the facility directly for services rendered. **The maximum eligible reimbursement amount for the cost to repair a flat tire is \$25.00 per tire incident. No prior authorization is required for flat tire repairs.**

If the service provider determines that the tire cannot be safely repaired per Tire Industry Association (TIA) and/or Rubber Manufacturers Association (RMA) repair guidelines have the tire replaced with an exact make and model of tire, if available. If not available, a comparable quality tire should be installed. **The maximum eligible reimbursement amount for a tire replacement incident is the cost to replace the tire(s) or the Road Hazard Benefit Limit, whichever is less. You must obtain prior authorization to replace a tire.**

WHEEL ROAD HAZARD DAMAGE BENEFIT:

If a wheel on your Covered Vehicle is damaged due to a valid road hazard and it no longer maintains an airtight seal with the tire or cannot be properly balanced after the tire has been repaired or replaced, have the wheel repaired or replaced. **The maximum eligible reimbursement amount for a wheel repair or replacement incident is the cost to repair or replace the wheel(s) or the Road Hazard Benefit Limit, whichever is less. You must obtain prior authorization to repair or replace a wheel.**

TO OBTAIN TIRE AND WHEEL ROAD HAZARD DAMAGE BENEFITS UNDER THIS PROGRAM YOU MUST:

1. Call us at 1-888-458-9806 if you have a tire and/or wheel damaged due to a road hazard, and follow the prompts for help. You will be given a claim tracking number and the name of a participating service facility (if needed). **You must obtain prior authorization to replace a tire and/or wheel, or to have a wheel repaired. If you fail to obtain prior authorization, your claim may not be eligible for reimbursement. No prior authorization is required for flat tire repairs. The tire servicing facility must describe the vehicle, the tire and/or wheel, and the damage to the Administrator in order to obtain prior authorization for tire and/or wheel replacements and wheel repairs.**

2. If a tire or wheel needs to be replaced, or if a wheel needs to be repaired, and authorization cannot be obtained because the damage has occurred outside of the Administrator's normal business hours, you may elect to wait for authorization or proceed with a tire or wheel replacement, or wheel repair. In order to be eligible for reimbursement: (1) if replaced, you must retain the damaged tire or wheel for inspection, (2) if the wheel is repairable, ensure that you have the repair facility provide you with the bare rim run-out measurements/readings and take clear pictures of the damage before the wheel is repaired, AND (3) the Administrator must be contacted within 2 business days. There is no guaranteed eligibility.

3. You must render payment for the services provided.

4. You must sign the repair or replacement invoice.

5. The damaged tire and/or wheel must be made available for inspection if requested by the Administrator.

6. **You must submit all claims documentation, including the tire and/or wheel if requested, within 60 days of service to be eligible for reimbursement.**

7. **Submit your request for reimbursement with the required documentation as directed below.**

FOR TIRE AND WHEEL ROAD HAZARD DAMAGE REIMBURSEMENT:

In order for your claim to be processed efficiently, please remember to:

Send:

- Your written request for reimbursement and all documentation within 60 days from the date of damage including if requested the tire and/or wheel for inspection (the Administrator will pay for the freight costs associated with shipping the requested tire and/or wheel).
- A clear, legible copy of the repair or replacement invoice with your signature, the date of service, and the service provider's name, address, and telephone number.
- Other documentation required by the Administrator

Include:

- The claim tracking number provided by the Administrator during your call for prior authorization.
- Your name, current street and e-mail addresses, daytime and home telephone numbers.

Note: We reserve the right to deny any request:

- Submitted more than 60 days after the date of damage (subject to certain state restrictions);
- That contains receipts and/or supporting documents which cannot be verified
- When the tire and/or wheel was not delivered to the Administrator for inspection if inspection was required.

MAIL, FAX, OR EMAIL A LEGIBLE COPY OF THE DOCUMENTATION TO:

Student Protection Program

P.O. Box 16973

Golden, CO 80402-6016

Fax 1-866-449-3239

Email: tirehazard@questclaimsservices.com

EXCLUSIONS AND LIMITATIONS: THIS PROGRAM WILL NOT PAY OR REIMBURSE FOR:

- 1. REPLACEMENTS AND WHEEL REPAIRS MADE WITHOUT THE ADMINISTRATOR'S PRIOR AUTHORIZATION.**
- 2. REPAIRS MADE BY ANYONE OTHER THAN A LICENSED SERVICE PROVIDER, ITS AGENTS, CONTRACTORS OR LICENSEES.**
- 3. FAILURES TO TIRES AND/OR WHEELS OCCURRING WHEN ANY PART OF THE TIRE TREAD THAT COMES IN CONTACT WITH THE ROAD HAS A TREAD DEPTH OF 2/32" OR LESS.**
- 4. DAMAGE, REPLACEMENTS, OR REPAIRS TO TIRES AND WHEELS DUE TO WEAR AND TEAR.**
- 5. TIRES AND/OR WHEELS WHICH ARE OVERSIZED, UNDERSIZED, OR OTHERWISE NOT RECOMMENDED BY THE MANUFACTURER.**
- 6. COSMETIC DAMAGE, I.E. DAMAGE THAT DOES NOT AFFECT THE STRUCTURAL INTEGRITY OF THE TIRE OR WHEEL.**
- 7. DAMAGE TO TIRES IN EITHER THE SIDE WALL OR TREAD AREA DUE TO DRY ROT, CRACKING, OR PEELING.**
- 8. DAMAGE INCURRED OUTSIDE THE UNITED STATES AND CANADA.**
- 9. LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS, COLLISION, THEFT, SNOW CHAINS, EXPLOSION, LIGHTNING, EARTHQUAKES, FIRE, WINDSTORMS, WATER, FLOODS, MALICIOUS MISCHIEF, VANDALISM, CIVIL COMMOTION, RIOTS, WAR.**
- 10. REPAIRS OR REPLACEMENTS DUE TO MANUFACTURER RECALL, DEFECT OR WARRANTY, OR ANY REASON THE MANUFACTURER WILL REPAIR OR REPLACE, AT ITS EXPENSE, OR AT A REDUCED COST.**
- 11. INVOICES PRESENTED FOR PAYMENT OF SERVICES NOT PERFORMED, NOT AUTHORIZED, OR NOT AS DESCRIBED AT THE TIME OF PRIOR AUTHORIZATION.**
- 12. DAMAGE THAT IS CAUSED BY OR OCCURS AFTER A TIRE AND/OR WHEEL IS NO LONGER SERVICEABLE BECAUSE OF MISUSE, ABUSE, NEGLIGENCE, IMPROPER APPLICATION, IMPROPER TOWING, IMPROPER BALANCING OR ALIGNMENT, IMPROPER INFLATION, IMPROPER MAINTENANCE, IMPROPER OR FAILED REPAIRS, IMPROPER ROTATION, VALVE STEM CORROSION, VALVE STEM LEAKAGE OR FAILURE, TIRE SEALANTS, BRAKE LOCK-UP, WHEEL SPINNING, TORQUE SNAGS, ETC.**
- 13. LOSS, DAMAGE OR EXPENSE AS A RESULT OF OFF-ROAD USE (I.E., DRIVING ON ANYTHING THAT IS NOT A PAVED OR GRAVEL ROAD MAINTAINED BY THE STATE OR LOCAL AUTHORITY).**
- 14. DAMAGE CAUSED BY MECHANICAL FAILURES (E.G., FAILED SHOCKS, STRUTS, ALIGNMENT, BALANCING, ETC.) OR INTERFERENCE WITH VEHICLE COMPONENTS (E.G., FENDERS, EXHAUST, SPRINGS, ETC.).**
- 15. TIRES AND/OR WHEELS THAT HAVE BEEN REPAIRED IN A MANNER OTHER THAN PER INDUSTRY APPROVED**

METHODS, WHICH INCLUDE TIA AND/OR RMA REPAIR GUIDELINES.

16. TIRES THAT HAVE BEEN RETREAD, RECAPPED, REGROOVED, REMOLDED, OR TUBED.

17. DAMAGE TO USED TIRES THAT HAVE BEEN INSTALLED ON THE COVERED VEHICLE OR TO WHEELS IF USED TIRES ARE MOUNTED ON THE WHEELS. BENEFITS ARE LIMITED TO THE TIRES INSTALLED ON THE VEHICLE, AS OF THE EFFECTIVE DATE OF YOUR MEMBERSHIP, AND NEW TIRES INSTALLED ON THE VEHICLE DURING THE BENEFIT PERIOD ONLY.

18. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON, VEHICLES DESIGNED FOR, BUILT FOR OR USED IN A COMMERCIAL APPLICATION.

19. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON VEHICLES USED FOR COMPETITIVE DRIVING OR RACING, POLICE OR EMERGENCY SERVICE, PRINCIPALLY OFF-ROAD USE, SNOW REMOVAL, CARRIAGE OR PASSENGERS FOR HIRE, COMMERCIAL TOWING, CONSTRUCTION, POSTAL SERVICE, FARM, RANCH, OR AGRICULTURE, MOTORCYCLES, OR TRAILERS.

20. MICHELIN PAX SYSTEM, PAX TIRES AND TIRES AND WHEEL OF SIMILAR CONSTRUCTION AND PURPOSE.

21. TIRE PRESSURE MONITORING SYSTEMS (TPMS) AND/OR DEVICES AND COMPONENTS ASSOCIATED WITH TPMS.

22. PRE-EXISTING CONDITIONS OR DAMAGE, CONSEQUENTIAL, INCIDENTAL, SECONDARY DAMAGES.

23. ANY OTHER COSTS OR EXPENSES THAT YOU MAY INCUR AS A RESULT OF THE NEED TO REPAIR OR REPLACE A TIRE AND/OR WHEEL.

24. ANY COSTS OR EXPENSES ARISING BECAUSE YOUR VEHICLE IS NOT AVAILABLE FOR YOUR USE, INCLUDING STORAGE OR FREIGHT CHARGES.

25. LIABILITY FOR DAMAGE TO PROPERTY, INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE WHETHER OR NOT RELATED TO TIRE OR WHEEL DAMAGE.

26. REQUESTS FOR REIMBURSEMENT WHEN THE REQUIRED DOCUMENTATION (INCLUDING THE TIRE AND/OR WHEEL FOR INSPECTION IF REQUESTED) WAS NOT RECEIVED WITHIN 60 DAYS OF THE DATE OF DAMAGE

No expressed guarantee is given other than that stated herein. The Administrator reserves the right to deny any claim submitted with false or misleading information.