



Dear Traveler:

Sun Country Airlines would like to inform you about insurance through Insure America. The plan covers you and your travel investment if you need to cancel your trip for covered reasons prior to departure or if other covered unforeseen circumstances arise during your trip.

The coverage goes into effect the day after the premium is paid. A Description of Coverage will be provided. It will describe all the details applicable to the insurance coverages. Make sure to take this with you when you travel.

Domestic Air Ticket Program

Trip Cancellation & Interruption	\$ 500
Travel Delay (\$100 maximum per day)	\$ 500
Medical Expense	\$ 5,000
Emergency Medical Transportation	\$20,000
Travel Guard® Assist	Included

International Air Ticket Program

Trip Cancellation & Interruption	\$ 800
Travel Delay (\$100 maximum per day)	\$ 500
Medical Expense	\$ 5,000
Emergency Medical Transportation	\$20,000
Travel Guard® Assist	Included

Plan Cost

***Domestic Air Ticket Program:
\$20 Per Person***

***International Air Ticket Program:
\$37 Per Person***

NOTE: If insurance is purchased within 24 hours of initial trip payment, the Pre-Existing Medical Condition Exclusion will be waived. You must be medically able to travel when you pay your premium.



Questions?

For specific questions regarding insurance, please call INSURE AMERICA®. Representatives are available 24 hours a day, 7 days a week.

TOLL-FREE:

1.888.202.5928

Refer to product number
007878-P1 & P2 10/06



DETAILS OF COVERAGE

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, Immediate Family Member, or Business Partner. *(Certain exclusions apply.)*
- Inclement weather conditions causing delay or cancellation of travel.
- The Insured's principal residence being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster.
- The Insured(s) being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- Being involved in or delayed due to a traffic accident en route to departure.

Reasons not covered:

- *Carrier-caused delays such as mechanical difficulties (covered under Travel Delay).*
- *Travel arrangements cancelled by the tour operator, airline, or cruise line.*
- *Change in plans ("I just don't want to go.")*
- *Normal pregnancy or childbirth.*
- *Financial circumstances ("I can't afford to go.")*
- *Business or contractual obligations ("My boss changed my vacation.")*
- *Any government regulation or prohibition, war, civil disorder, nuclear reaction, or contamination.*

Travel Delay

Reimburses up to \$100 a day for reasonable additional expenses if delayed for 12 hours due to:

- Carrier delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural disaster.
- Injury or sickness of the Insured or Traveling Companion.

Medical Expense

- No daily limits or deductibles.
- 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 Medical Transportation

- Evacuation to nearest adequate medical facility.
- Up to \$5,000 for medical escort.
- Transportation of remains upon death.

Travel Guard® Assist

This is a service benefit.

- Advancement of funds to cover on-site medical expenses.
- Telephone interpretation services in major languages.
- Replacement of lost passport and other incidentals as may be required.
- Assistance to locate local physicians, dentists, or medical facilities.

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. Effective Date: Trip Cancellation benefit will be effective at 12:01a.m. on the day after the premium is paid to the travel agent.

- Professionals will monitor the Insured's condition and contact their personal physician.
- Evacuation to a hospital, treatment facility, or back home.
- 24-hour emergency hotline.

**PRE-EXISTING MEDICAL CONDITION EXCLUSION
APPLICABLE TO ALL COVERAGES**

We will not pay for loss or expense incurred as the result of injury or Sickness of an Insured or Immediate Family Member which manifests itself during the 60 days immediately preceding and including the Insured's coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

Note: The above exclusion will be waived if insurance is purchased with initial trip payment. This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your premium. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under, policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

Travel Guard International — a wholly owned subsidiary of AIG Travel, Inc.,
a member company of American International Group, Inc.

