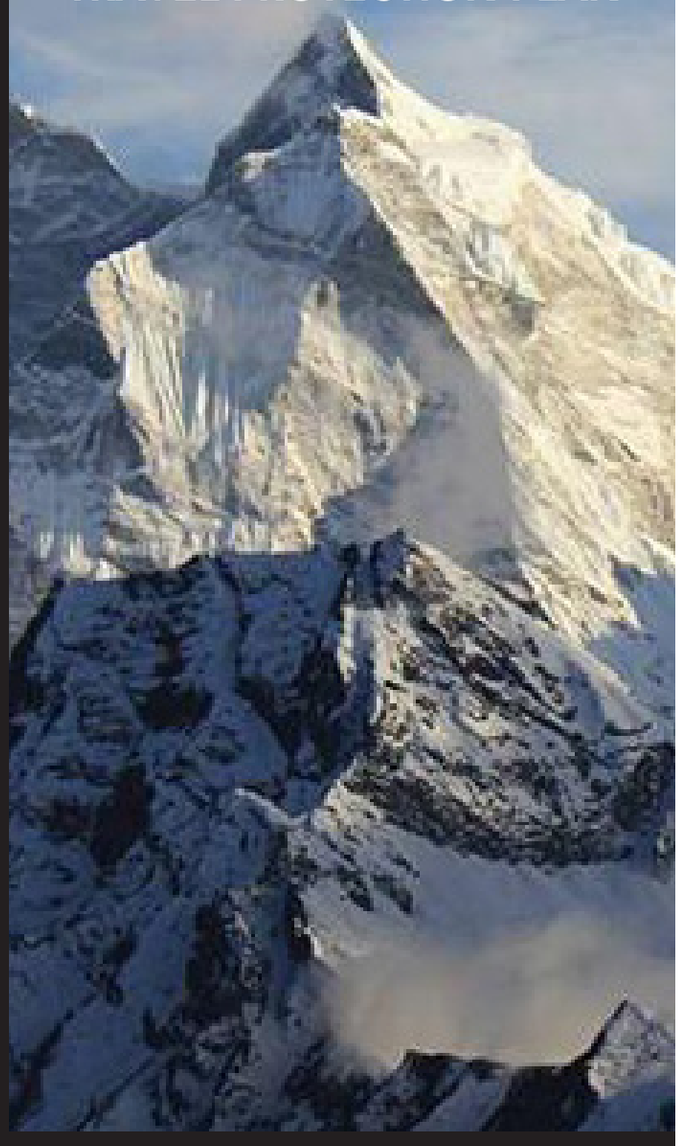
RIPCORD

RESCUE TRAVEL INSURANCE™

TRAVEL PROTECTION PLAN



RIPCORD RESCUE TRAVEL INSURANCE
1875 SOUTH GRANT STREET , SUITE 960, SAN MATEO, CA

TRAVEL PROTECTION PLAN

GeoEx makes client safety its highest priority and includes Ripcord's medical evacuation and secondary medical expense coverage in every trip.

Your Trip Includes:

- Emergency medical evacuation and medical advisory services up to $300,000
- Secondary medical expense coverage (i.e. secondary to any coverage your primary insurance affords when you travel abroad) up to $50,000

If you would like to protect your travel investment, GeoEx strongly recommends adding **Ripcord's Optional Travel Protection Plan**. This plan includes Trip Cancellation/ Interruption coverage that protects the cost of your covered travel arrangements in the event you have to cancel or interrupt your trip due to a covered reason.

Note that if you do purchase the optional Ripcord Travel Protection Plan, your secondary medical expense coverage will upgrade to a Primary policy and increase to $100,000.

TRAVEL PROTECTION PLAN SUMMARY

BENEFITS (Travel Insurance)	Maximum Benefit per Insured
Trip Cancellation	Up to 100% of Trip Cost
Trip Interruption	150% of Trip Cost Limit
Trip Cancellation For Any Reason (CFAR)	Up to 75% of Trip Cost – Optional for additional cost
Airline Ticket Change Fee	$250
Single Occupancy Supplement	Included
Missed Connection	$1,000
Trip Delay	Min of 3 hours delay $200 per day; Max $1000
Baggage Delay	Min of 12 hours delay Daily Limit $100 Max Benefit $500
Baggage & Personal Effects	$2,500 Per Article: $250, Combined Max Limit For Described Property: $250
Pre-Existing Conditions Waiver	Applies when conditions are met

Security extraction services are optional and may be purchased by GeoEx guests.

INFORMATION YOU NEED TO KNOW

Benefits in this brochure are described in a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This brochure does not constitute or form any part of the plan description or any other contract of any kind. Plan benefits, limits, and provisions may vary by state jurisdictions.

To review full plan details online, go to:

www.ripcordrescuetravelinsurance.com/geoex/comprehensive-travel-insurance

Plan payments are made up of insurance benefits and non-insurance services.

You may cancel insurance under the policy by giving us or our administrator written notice within 10 days from the Effective Date. If you do this, we will refund Your premium paid provided you have not filed a claim under the policy.

BENEFIT SUMMARY

TRIP CANCELLATION
We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if Guest is prevented from taking Covered Trip due to any of the Unforeseen Events listed in the policy.

TRIP INTERRUPTION
We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if Guest is prevented from continuing or resuming Covered Trip due to any of the Unforeseen Events listed in the policy.

TRIP CANCELLATION FOR ANY REASON
Provides flexibility to cancel a trip for any reason (2 days or more before the scheduled departure date) and be reimbursed for 75% of the trip costs. Of course, if a trip is canceled for a covered reason, then reimbursement would be at 100% of the trip cost under the trip cancellation benefit. Important Tip! Like some other provisions and benefits, Cancel For Any Reason is time sensitive and must be purchased within 15 days of the date of the initial deposit or payment for the trip.

MISSED CONNECTION
We will pay the benefit shown in the Schedule of Benefits if Guest missed Covered Trip departure due to cancellation or delay for 3 or more hours of all regularly scheduled airline flights due to Inclement Weather or any delay caused by a Common Carrier.

TRAVEL DELAY
We will pay Guest for additional expenses on a one-time basis, up to the maximum shown in the Schedule of Benefits, if Guest is delayed en route to or from the Covered Trip for 3 or more hours due a defined Hazard.

BAGGAGE & PERSONAL EFFECTS
We will pay Guest up to the maximum shown on the Schedule of Benefits, for loss, theft or damage to Baggage and personal effects, provided Guest, Guest's Traveling Companion or Guest's Family Member has taken all reasonable measures to protect, save and/or recover the property at all times.

BAGGAGE DELAY
We will pay Guest for the expense of replacing necessary personal effects, up to the maximum shown on the Schedule of Benefits, if Guest's Checked Baggage is delayed or misdirected by a Common Carrier for more than 12 hours, while on a Covered Trip.
ACCIDENTAL DEATH & DISMEMBERMENT
We will pay the percentage of the Principal Sum shown in the Table of Losses when Guest, as a result of an Accidental Injury occurring during the Covered Trip, sustain a loss shown in the Table in the policy.

COVERAGE SUMMARY

TRIP CANCELLATION & TRIP INTERRUPTION
The travel protection plan allows you to cancel or interrupt your trip for many covered reasons such as*:
1. Accidental Injury, Sickness or death of You, Your Traveling Companion, Your Family Member, or Your Business Partner; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your participation or continued participation in the Covered Trip. A Physician must advise cancellation of the Covered Trip on or before the Scheduled Departure Date.
2. Inclement weather, Natural Disaster, or Terrorist Attack which results in the complete cessation of travel services at the point of departure or destination for at least 24 consecutive hours.
3. Mandatory evacuation ordered by local authorities at Your final destination due to hurricane or other Natural Disaster. You must have 50% of Your total Covered Trip length or less remaining on the Covered Trip, at the time the mandatory evacuation ends, in order to cancel the Covered Trip. This benefit only applies if purchased within 15 days of the initial Covered Trip payment.
4. Named hurricane causing cancellation of travel to Your destination because it has become uninhabitable for the greater of: (1) 4 days or (2) 50% of Your Covered Trip length. We will only pay benefits for losses occurring within 15 calendar days after the named hurricane makes Your destination accommodations uninhabitable. Your destination accommodations are uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; (iii) immediate safety Hazards have yet to be cleared, such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a hurricane is named on or before the Effective Date of Your Trip Cancellation coverage or less than 15 days after the Effective Date of Your Trip Cancellation coverage. This coverage applies only if insurance was purchased within 15 calendar days of initial Covered Trip payment.
5. Natural Disaster or documented man-made disaster at the site of Your destination which renders Your accommodations at Your destination uninhabitable.
6. Strike that causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours.
7. Mechanical breakdown of the Common Carrier on which You are scheduled to travel resulting in a cancellation or suspension of travel by that Common Carrier for that Covered Trip. This must be documented by the Common Carrier.
8. Your transfer by the employer with whom You are employed on the Effective Date of insurance which requires Your principal residence to be relocated.
9. You are terminated, or laid off from employment, from a place of employment for which You have been employed for the past 3 consecutive years.
10. Your company is directly involved in a merger or acquisition. You must be an active employee of the company(ies) that is/are merging and You must be directly involved in such an event.
11. Your business operations are interrupted by fire, flood, burglary, vandalism, product recall, Bankruptcy, Natural Disaster, or financial Default.
12. Bankruptcy and/or Default of Your Travel Supplier which occurs more than 15 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This coverage only applies if the Policy was purchased within 15 calendar days of the initial Trip payment.
13. A documented theft of passports or visas. Documented means that You have reported the theft to the local authorities.
14. You and/or Your Traveling Companion are hijacked; quarantined; required to serve on a jury; subpoenaed; required to appear as a witness in a legal action, provided You are or Your Traveling Companion are not a party to the legal action or appearing as a law enforcement officer; the victim of felonious assault; having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
15. You or Your Traveling Companion being directly involved in or delayed due to a traffic Accident substantiated by a police report, while en route to departure.
16. You, or Your Traveling Companion or Family Member, who are military personnel, are called to emergency duty due to a Natural Disaster other than war, military duty within 30 days of departure, or You have Your leave revoked or You are redeployed.
* Please refer to the full policy for a complete list

LIMITATIONS & EXCLUSIONS
We will not provide benefits for any loss caused by or resulting from:
1. Pre-Existing Conditions, as defined in the Definitions section in the full policy, unless: a) the Policy is purchased within 15 days of Your initial Trip deposit; b) the booking for the Covered Trip must be the first and only booking for this travel period and destination; and c) You are not disabled from travel at the time You pay the premium;
2. Commission or the attempt to commit a criminal act by You, Your Traveling Companion, or Your Family Member, whether insured or not;
3. Dental treatment except as a result of an Accidental Injury to sound natural teeth;
4. Pregnancy and childbirth (except for Complications of Pregnancy) except if hospitalized;
5. Expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
6. Mental or emotional disorders, unless hospitalized;
7. Participating in bodily contact sports; skydiving; hang gliding; parachuting; any race by horse, motor vehicle, or motorcycle; bungee cord jumping; or spelunking or caving;
8. Participation as a professional athlete;
9. Participation in any military maneuver or training exercise, police service, or any loss while You are in the service of the armed forces of any country. Orders to active military service for training purposes of 2 months or less will not constitute service in the armed forces. Upon notice to Us of entering the armed forces, We will return to You pro-rata any premium paid, less any benefits paid, for any period during which You are in such service;
10. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
11. Services not shown as covered;
12. Care or treatment which is not Medically Necessary;
13. Cosmetic surgery except for: reconstructive surgery incidental to or following surgery for trauma, or infection or other covered disease of the part of the body reconstructed, or to treat a congenital malformation of a child;
14. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
15. Curtailment or delayed return for other than covered Unforeseen reasons;
16. Any failure of a provider of travel related services (including any Travel Supplier) to provide the bargained-for travel services or to refund money due You;
17. Suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane committed by You;
18. Traveling for the purpose of securing medical treatment;
19. Expenses for custodial care, whether recommended by a Physician or not;
20. Accidental Injury or Sickness when traveling against the advice of a Physician;
21. Venereal disease or syphilis or other sexually transmitted disease;
22. Tuberculosis, Severe Acute Respiratory Syndrome or other chronic airborne pathogen;
23. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war; or Your participation in any military maneuver or training exercise;
24. Your participation in civil disorder, riot or a felony;
25. Care or treatment for which compensation is payable under Worker's Compensation Law, any Occupational Disease law; the 4800 Time Benefit plan or similar legislation.

Worldwide Travel Services provided by Ripcord's parent company - REDPOINT RESOLUTIONS
Multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation and Monitoring
- Medical Facility Location and Medical Referrals
- Dental Referrals
- Legal Locator Services
- Medical Evacuation and Rescue Services
- Emergency Personal Cash
- Emergency Message Transmission
- Transport of Medication and Medical Supplies
- Passport & Visa Services
- Transport of Medical Records, Documents and Studies
- Emergency Translation and Interpretation Services
- Medical Expense Guarantee and Payment
- Transportation of Accompanying Family Members
- Transportation of Minor Children
- Transportation to Join a Hospitalized Traveler

A complete list of these services is included in your certificate/policy.

www.ripcordrescuetravelinsurance.com/geoex/comprehensive-travel-insurance

To contact Ripcord & Redpoint Resolutions:
Call: +1 415-481-0727
Email: travelservices@redpointresolutions.com

HAVE QUESTIONS OR NEED TO REPORT A CLAIM?
BY PHONE (415) 481-0727
OR BY EMAIL
TRAVELSERVICES@REDPOINTRESOLUTIONS.COM