

EXTENDED FAMILY MEMBERSHIP PLAN DESCRIPTION



Good Sam

TravelAssist 

FOR GOOD SAM TRAVELASSIST

CALL TOLL-FREE **1-888-853-7333**

WELCOME!

Good Sam has partnered with the U.S. affiliate of International Assistance Group, the largest network of medical assistance providers world-wide, to offer You emergency medical and travel assistance through Good Sam TravelAssist. This dynamic, global network includes over 50 response centers around the world and over 6,000 dedicated physicians, security specialists, assistance coordinators and support staff.

As a leading provider of medical, security and travel assistance for domestic and international travelers, the experienced, multi-lingual team specializes in delivering assistance during medical emergencies anywhere in the world and coordinating transportation home after accidents or illnesses. Our Global Response Center is ready to provide assistance to You and Your Extended Family when unexpected problems occur - 24 hours a day, 365 days a year.

Please review this plan description, as it explains You and Your Extended Family's benefits and services in detail. Take a moment to familiarize Yourself with the Membership details so You fully understand how it works.

We are committed to providing You with the superior level of service and care that You have come to expect. If You have any comments, complaints, or ideas on how we can better serve You, please email me at MarcusVIP@goodsamfamily.com. I'm always glad to hear from You.

We are delighted that You are a part of our family and wish You happy and safe travels.

Sincerely,



Marcus Lemonis
Chief Executive Officer
Good Sam TravelAssist

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Unlimited Dollar Amount & Little to No Out-of-Pocket Expense

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Good Sam TravelAssist provides You and Your Extended Family Members with Medical Assistance Services, Medical Evacuation and Return of Deceased Remains Services, Travel Assistance Services, and Personal Security Services. All services are subject to certain Conditions, Limitations, and Exclusions set forth in this, or the most recent, Plan Description Brochure. You may find the latest Plan Description Brochure at GoodSamTravelAssist.com/PDBs.

Traveling Away From Home

With certain exceptions detailed within this Plan Description Brochure, all benefits are available to You only when You are Traveling Away From Home. Away from home is defined as on a vacation or business trip away from Your Permanent Primary Residence (by car, plane, or other mode of travel), without minimum or maximum duration or mileage restriction, for a purpose other than Your normal daily activities or routine.

Services that are available from home as well as when traveling are indicated with the following symbol: 

PRIMARY MEMBER PLAN BENEFITS

Unlimited Dollar Amount & Little to No Out-of-Pocket Expense

Expenses for these benefits will be covered only if we have given our prior approval and if those services are coordinated by Good Sam TravelAssist.

Emergency Transportation Benefits

Medical Evacuation

If You are Traveling Away From Home and You sustain an Injury or suffer a sudden and unexpected Illness and adequate medical treatment is unavailable in Your current facility, we will arrange and pay for a medical evacuation to a hospital that we determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and Good Sam TravelAssist Physicians, You require immediate emergency medical treatment, without which there would be significant risk of death or serious impairment. If You need to be evacuated by air ambulance, we will attempt to arrange for a person traveling with You to accompany You on the air ambulance.

Transportation to Home Area After Stabilization

If You are Traveling Away From Home and You are treated at a medical facility for an Injury or a sudden and unexpected Illness that requires immediate emergency medical treatment and hospitalization, without which there would be significant risk of death or serious impairment, Good Sam TravelAssist will transfer You to Your Permanent Primary Residence or to a medical facility near Your Permanent Primary Residence for continuing care provided the attending physician and Good Sam TravelAssist's Medical Director have determined that Your condition has reached maximum medical improvement; and

1. You have been evacuated under the Emergency Medical Evacuation benefits as defined above; or
2. The treating physician and Good Sam TravelAssist's Medical Director have determined You are unable to operate Your RV/vehicle and no one in Your traveling party is capable of operating the RV/vehicle; or

3. The treating physician and Good Sam TravelAssist's Medical Director have determined Your physical medical condition prevents traveling as a passenger in the RV/vehicle; or
4. You are not traveling in a vehicle and the treating physician and Good Sam TravelAssist's Medical Director have determined Your physical medical condition prevents You from continuing on Your trip and You must return to Your permanent primary residence or to a medical facility near Your Permanent Primary Residence to recover from Your condition.

Services that Good Sam TravelAssist will provide You with include the following options:

1. Arrange and pay for a one-way economy airfare ticket and medically necessary ground ambulance transportation to/from the airport to return You to Your Permanent Primary Residence or to a medical facility near Your Permanent Primary Residence. If it is medically advisable for You to travel by a method other than a commercial economy airfare ticket, Good Sam TravelAssist will cover up to the value of a one-way economy ticket toward the value of the alternate transportation method. Any remaining expenses are the responsibility of the Member; or
2. If You have been Medically Evacuated, Good Sam TravelAssist will arrange and pay for a one-way economy airfare ticket to return You to the original place of transport where Your Emergency Medical Evacuation began; or
3. If You are unable to operate Your RV/vehicle and no one in Your traveling party is capable of operating Your RV/vehicle and You have chosen to have a family member or friend return Your RV/vehicle, You may choose to return to Your permanent primary residence in Your RV/vehicle. You will be covered under the RV/Vehicle Return Benefit. Please see RV/Vehicle Return Benefit for a complete detail of what is covered.

Return of Deceased Remains

In the event of Your death while Traveling Away From Home we will assist in obtaining the necessary clearances for the return of Your Remains. We will coordinate and pay for the expenses of the preparation and transportation of Your deceased remains to Your Permanent Primary Residence. We will also pay for a one-way economy airfare for one person who was traveling with You, to Your Permanent Primary Residence or the Traveling Companion's Permanent Primary Residence provided we have approved and coordinated the return of Your remains.

Return of Traveling Companion

If You are Traveling Away From Home and require an Emergency Medical Evacuation, Transportation After Stabilization or Return of Deceased Remains, we will pay for a one-way economy class ticket for one Traveling Companion to return to either Your or their Permanent Primary Residence.

Return of Minor Children

If while Traveling Away From Home, Member's child(ren) or grandchild(ren) under age 19, or adult children or grandchildren with mental or physical disabilities who are solely Dependent for maintenance and support, are present but left unattended as a result of Member's Injury or Illness, we will coordinate and pay for one-way economy airfare to send them back to either Member's or their Permanent Primary Residence. We will also arrange and pay for the services and transportation expenses of a qualified escort, if required. Should Dependent(s) already have airline tickets, we will handle the rebooking of their tickets.

Transportation to Join a Hospitalized Member

If You are alone and Traveling Away From Home and are, or will be, hospitalized for more than seven (7) days, we will coordinate and pay for an economy round-trip airfare for a person of Your choice to join You.

EMERGENCY RV & VEHICLE RETURN SERVICE

RV, Auto, Motorcycle, or Tow Vehicle

We will return Your automobile, motorcycle, non-commercial truck or RV to Your Permanent Primary Residence or place of rental if:

1. We approved transporting You to Your permanent primary residence under either the Emergency Medical Evacuation, Transportation After Stabilization, or Return of Deceased Remains benefit.
2. You have not been transported under the services listed above but Your documented medical emergency prevents You from driving the RV/vehicle.

You must notify Good Sam TravelAssist within 30 days of the medical Incident Date in order to be eligible for this benefit. RV/vehicle must be returned to Permanent Primary Residence within 90 days of the Incident Date.

Good Sam TravelAssist will authorize this service only if no one in Your traveling party is capable of driving the RV/vehicle. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. If the vehicle is an RV, we will also return an additional vehicle if it was hitched to Your RV. You must pay any costs required to maintain the safe operation of the vehicle during the return. The return must be approved and coordinated by Good Sam TravelAssist and must be performed by one of our contracted service providers. Alternatively, You may choose to have Your vehicle returned by a friend or family member. In such instance, and provided the vehicle is returned directly and expediently to Your Permanent Primary Residence, we will provide reasonable transportation in the form of a one-way economy ticket for that person to either the location of the vehicle or to return home after the RV/vehicle has been returned, and we will reimburse (receipts must be submitted within 180 days from Incident Date) You for gas and tolls during the return. In addition, we will reimburse up to a \$100 per day benefit for incidental expenses including reasonable accommodations and/or meals (receipts must be submitted within 180 days from Incident Date) while driving.

Note: If You choose to have a friend or family member perform the RV/Vehicle Return, Good Sam TravelAssist will not pay more than it would have cost to have Good Sam TravelAssist arrange the RV/Vehicle Return. The RV/Vehicle must be returned directly and expediently to Your Permanent Primary Residence.

Please note: In the event You qualify for RV/Vehicle Return by virtue of Number 2 on Page 9 above please see the following:

- 1.** If You choose to have a friend or family member return Your RV/vehicle, You can choose to ride to Your Permanent Primary Residence in Your RV/vehicle if You are medically cleared to do so.
- 2.** If You choose to have a professional return Your RV/vehicle, You will NOT be able to travel as a passenger in Your RV/vehicle for liability reasons. We will assist You with any transportation arrangements for You and a Companion; however, any costs associated with Your transportation and Your Traveling Companion's transportation is Your responsibility.
- 3.** If You qualify for an RV/Vehicle Return under this scenario, You do not qualify for paid transportation under Emergency Medical Evacuation nor Transportation After Stabilization to Your Permanent Primary Residence.

Hitched Vehicle

In the event You choose to have a professional return Your

- 1.** RV/Vehicle, please see the following:
The hitched vehicle must be already hitched to the RV/Vehicle when the professional driver takes possession of the RV/Vehicle.
- 2.** The professional driver will not move any vehicles on to or from a hitched trailer and will not attach or detach a hitched trailer.

EXTENDED FAMILY MEMBER PLAN BENEFITS

The following Benefits are provided to Extended Family Members who are traveling as a Traveling Companion of the Member away from home. Expenses incurred without the intervention of Good Sam TravelAssist are not covered. No more than six (6) Extended Family Members will be covered on any one trip.

Unlimited Dollar Amount & Little to No Out-of-Pocket Expense

Expenses for these benefits will be covered only if we have given our prior approval and if those services are coordinated by Good Sam TravelAssist.

Emergency Transportation Benefits

Medical Evacuation

If an Extended Family Member is Traveling Away From Home and sustains an Injury or suffer a sudden and unexpected illness and adequate medical treatment is unavailable at the current facility where the Extended Family Member is, we will arrange and pay for a medically supervised evacuation to a hospital that we determine to be capable of providing appropriate medical treatment. The Extended Family Member's medical condition and situation must be such that, in the professional opinion of the health care provider and Good Sam TravelAssist physicians, the Extended Family Member requires immediate emergency medical treatment, without which there would be significant risk of death or serious impairment. If the Extended Family Member is traveling outside of North America and needs to be evacuated by air ambulance, we will attempt to arrange for You or another of Your Traveling Companions to accompany the Extended Family Member on the air ambulance.

Emergency Return Home

We will arrange and pay for up to two one-way economy class airfare tickets for You and one Traveling Companion to return to Your Permanent Primary Residence in the event that an Extended Family Member of Yours incurs death or serious illness or Injury provided:

1. The illness or Injury is deemed to be life threatening by the Extended Family Member's attending physician; and
2. The illness or Injury was not life threatening prior to Your departure on Your trip.

Note: This benefit is limited to one occurrence per Membership per year.

Transportation Home Area After Stabilization

If an Extended Family Member is Traveling Away From Home and is treated at a medical facility for an Injury or a sudden and unexpected illness that requires immediate emergency medical treatment and hospitalization, without which there would be significant risk of death or serious impairment, Good Sam TravelAssist will transfer the Extended Family Member to their Permanent Primary Residence or to a medical facility near their Permanent Primary Residence for continuing care provided the attending physician and Good Sam TravelAssist's Medical Director have determined that the Extended Family Member's

condition has reached maximum medical improvement; and

1. Has been evacuated under the Emergency Medical Evacuation benefit as defined above; or
2. The treating physician and Good Sam TravelAssist's Medical Director has determined the Extended Family Member's physical medical condition prevents the Extended Family Member from continuing on their trip and must return to their Permanent Primary Residence or to a medical facility near their Permanent Primary Residence to recover from their condition.

Services that Good Sam TravelAssist will provide You with include the following options:

1. Arrange and pay for a one-way economy airfare ticket and medically necessary ground ambulance transportation to/from the airport to return Extended Family Member's to their Permanent Primary Residence or to a medical facility near their Permanent Primary Residence. if it is medically advisable for the Extended Family Member to travel by a method other than a commercial economy airfare ticket, Good Sam TravelAssist will cover up to the value of a one-way economy ticket toward the value of the alternate transportation method. Any remaining expenses are the responsibility of the Extended Family Member; or
2. If the Extended Family Member had been Medically Evacuated, Good Sam TravelAssist will arrange and pay for a one-way economy airfare ticket to return the Extended Family Member to the original place of transport where their Emergency Medical Evacuation began.

Return of Deceased Remains

In the event of the Extended Family Member's death while Traveling Away From Home; we will assist in obtaining the necessary clearances for the return of the Extended Family Member's Remains. We will coordinate and pay for the expenses of the preparation and transportation of the Extended Family Member's Deceased Remains to their Permanent Primary Residence. We will also coordinate and pay for a one-way economy class ticket for You or another of Your Traveling Companions to:

1. Return to either Your or their Permanent Primary Residence;
or

2. Accompany the Extended Family Member's remains to their Permanent Primary Residence. We will also then arrange and pay for a one-way economy class ticket to return that individual either back to the place of the original transport, or to their Permanent Primary Residence.

Return of Traveling Companion

If the Extended Family Member is Traveling Away From Home and requires an emergency medical evacuation or transportation after stabilization, we will pay for a one-way economy class ticket for You or another of Your Traveling Companions to return to either Your or their Permanent Primary Residence.

Return of Minor Children

If while Traveling Away From Home, an Extended Family Member's child(ren) or grandchild(ren) under age 19, or adult children or grandchildren with mental or physical disabilities who are solely Dependent for maintenance and support, are present but left unattended as a result of the Extended Family Member's Injury or Illness, we will coordinate and pay for one-way economy airfare to send them back to either the Extended Family Members or their Permanent Primary Residence. We will also arrange and pay for the services and transportation expenses of a qualified escort, if required. Should the returning minor children already have airline tickets, we will handle the rebooking of their tickets, if it is less expensive.

Emergency RV & Vehicle Return Service

RV, Auto, Motorcycle, or Tow Vehicle

We will return an Extended Family Member's automobile, motorcycle, noncommercial truck or RV to the Extended Family Member's Permanent Primary Residence or place of rental if:

1. We approved transporting the Extended Family Member to the Extended Family Member's permanent primary residence under either the emergency medical evacuation, transportation after stabilization or return of deceased remains benefit or:
2. The Extended Family Member has not been transported under the services listed above, but the Extended Family Member's documented medical emergency prevents the Extended Family Member from driving the RV/Vehicle.

The Extended Family Member must notify Good Sam TravelAssist within 30 days of the medical Incident Date in order to be eligible for this benefit. The RV/vehicle must be returned to Permanent Primary Residence within 90 days of the Incident Date.

Good Sam TravelAssist will authorize this service only if no one in Your traveling party is capable of driving the RV/Vehicle. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. If the vehicle is an RV, we will also return an additional vehicle if it was hitched to the Extended Family Member's RV. You must pay any costs required to maintain the safe operation of the vehicle during the return. The return must be approved and coordinated by Good Sam TravelAssist and must be performed by one of our contracted service providers. Alternatively, the Extended Family Member may choose to have the vehicle returned by a friend or family member. In such instance, and provided the vehicle is returned directly and expediently to the Extended Family Member's Permanent Primary Residence, we will provide reasonable transportation in the form of a one-way economy ticket for that person to either the location of the vehicle or to return home after the RV/Vehicle has been returned, and we will reimburse the Extended Family Member for gas and tolls during the return.

In addition, we will provide up to a \$100 per day benefit for incidental expenses (receipts must be submitted) while driving.

Note: If the Extended Family Member chooses to have a friend or family member perform the RV/Vehicle Return, Good Sam TravelAssist will not pay more than it would have cost to have Good Sam TravelAssist arrange the RV/Vehicle Return.

Please note: In the event the Extended Family Member qualifies for RV/Vehicle Return by virtue of number 2, page 13, please see the following:

1. If the Extended Family Member chooses to have a friend or family member return the RV/Vehicle, the Extended Family Member can choose to ride to the Extended Family Member's Permanent Primary Residence in the RV/Vehicle if the Extended Family Member is medically cleared to do so.

2. If the Extended Family Member chooses to have a professional return the RV/Vehicle, the Extended Family Member will NOT be able to travel as a passenger in the RV/Vehicle for liability reasons. We will assist the Extended Family Member with any transportation arrangements for the Extended Family Member and a Companion; however, any costs associated with the Extended Family Member's and Companion's transportation are the Extended Family Member's responsibility.
3. If the Extended Family Member qualifies for an RV/Vehicle Return under this scenario, the Extended Family Member does not qualify for a paid transportation under emergency medical evacuation nor transportation after stabilization to the Extended Family Member's permanent primary residence.

This plan will only provide Coverage for one vehicle return per trip under this benefit as well as the Member's RV Return Benefit.

Hitched Vehicle

In the event the Extended Family Member chooses to have a professional return their RV/Vehicle, please see the following:

1. The hitched vehicle must be already hitched to the RV/Vehicle when the professional driver takes possession of the RV/Vehicle.
2. The professional driver will not move any vehicles on to or from a hitched trailer and will not attach or detach a hitched trailer.

PRIMARY & EXTENDED FAMILY MEMBER ASSISTANCE BENEFITS – COORDINATION ONLY

Member is Responsible for Expenses Incurred

Emergency Medical Coordination

Dispatch of Doctors or Specialists

If You are hospitalized, Good Sam TravelAssist Coordinators may dispatch a physician or other health care professional to assist in determining the medical condition and Your suitability to travel.

Note: Any fees will be billed to the Members credit card prior to dispatch.

Medical Records Transfer

Upon Member's consent, we will assist with the transfer of medical information and records to Member or the treating physician.

Note: Any fees will be billed to Member's credit card at the time of service.

Insurance Information Transfer to Medical Provider

To help prevent delays or denials of medical care, Good Sam TravelAssist Coordinators will assist You with hospital admission, such as relaying insurance benefit information. We will also assist with discharge planning.

Emergency Medical Monitoring

In an emergency, Good Sam TravelAssist Coordinators will continually monitor Your condition while You are hospitalized and provide ongoing updates to Your family. Depending upon the medical and/or geographic situations, Good Sam TravelAssist may retain the services of licensed consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of Your condition.

Note: Any fees will be billed to the Members credit card at the time of service.

Continuous Update Service

With Member's approval, we will provide case updates to appropriate individuals Member designates in order to keep them informed.

Emergency Support Services

Ground Ambulance Benefit

We will reimburse Member up to \$200 toward the cost of either an initial emergency transportation for You by ambulance to a hospital or to transport You by ambulance from one hospital to another (if not arranged under the Emergency Medical Evacuation) when You are Traveling Away From Home. Limit 2 events per year for unrelated incidents.

Note: You must submit the invoice to Your primary insurance first. If there is a balance due, the explanation of benefits letter and invoice must be sent to TravelAssist within 180 days from the Incident Date.

Medication, Vaccine, and Blood Transfers

At Your request, and with authorization of the prescribing physician, we will dispatch prescription medicine, vaccines or blood products when unavailable locally and when legally permissible.

Note: Member is responsible for any expenses incurred in this regard including, but not limited to, the cost of the pharmaceuticals, shipping cost, taxes or other import/export duties. Any fees will be billed to the Member's credit card prior to shipping.

Eyeglasses, Contacts, & Medical Device Replacement

We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

Note: Any fees will be billed to the Member's credit card prior to shipping.

Worldwide Doctor & Dentist Locator Service

At Your request, Good Sam TravelAssist will provide referrals to medical professionals in a given geographic area including, to the extent possible, western-style medical facilities and English-speaking doctors, dentists, and other health care providers.

Cash Transfer & Direct Medical Payments

In an emergency, Good Sam TravelAssist Coordinators will provide assistance to You by arranging for the forwarding of funds from Member's account, credit cards or family Members. Deposits, advances and guarantees will be provided to medical facilities, hotels, airlines, ground and air ambulances and other like providers in order to secure service for You.

Note: All fees associated with the transfer of funds and any advanced of funds on Your behalf will be billed to the Member's credit card at the time of service.

Legal Referrals & Bail Bond Service

If You are Traveling Away From Home and are arrested, involved in an accident, or otherwise require the services of an attorney, Good Sam TravelAssist Coordinators will arrange for an initial telephone consultation with an attorney, without charge.

Good Sam TravelAssist Coordinators will also assist with the securing of a bail bond, if needed. If further legal assistance is needed, You will be referred to an attorney in the appropriate geographic area.

Note: Any Fees and costs charged by the referred attorney will be the responsibility of the Member.

Emergency Travel Coordination

Travel Arrangements

In an emergency, Good Sam TravelAssist Coordinators will help You change airline, hotel or car rental reservations as necessary.

Note: Any fees associated with changes are the responsibility of the Member.

Pet Care & Return Service

Good Sam TravelAssist will coordinate arrangements for temporary boarding or the return of a pet left unattended as a result of Your Injury or Illness.

Note: Any fees will be billed to the Member's credit card at the time of service.

Language Translation Services

Good Sam TravelAssist Coordinators will, without charge, provide foreign language assistance over the telephone or up to one-page translations submitted via fax. If necessary, TravelAssist will also provide referrals to translators and interpreters.

Note: Any fees will be billed to Member's credit card at the time of service.

Emergency Message Relay

In the event of an emergency and You are unable to reach an employer, family Member or Traveling Companion, Good Sam TravelAssist will forward a message via telephone or email to the intended party.

Hotel Arrangements for Convalescence

We will assist You with the arrangement of hotel stays and room requirements before or after hospitalization.

Note: Any fees will be billed to Member's credit card at the time of booking.

Lost Document

Good Sam TravelAssist Coordinators will provide assistance to You by arranging for the replacement of passports, visas, airline documents, birth certificates and other travel-related documents.

Note: All fees associated with the acquisition or forwarding of documents will be billed to the Member's credit card at the time of service.

Lost Luggage Service

Good Sam TravelAssist Coordinators will assist You with the tracking of luggage lost in transit. If the luggage cannot be recovered, Good Sam TravelAssist will assist You with locating replacements.

Note: All fees associated with the acquisition or forwarding of luggage will be billed to the Member's credit card at the time of service.

Trip Planning & Support

Pre-Trip Assistance

Upon Your request, we will provide You with destination intelligence regarding weather, travel, health, inoculations, travel restrictions and special events.

Security Assistance & Evaluation Services

In the event You feel threatened by political unrest, social instability, weather conditions, or health or environmental hazards, Good Sam TravelAssist will provide You with the latest authoritative information and guidance for over 180 countries and select cities. Our global intelligence database is continuously updated and includes destination intelligence from over 5,000 worldwide sources.

In the event of a threatening situation, Good Sam TravelAssist will assist You in making evacuation arrangements, including flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing.

In more complex situations, we will assist You in making arrangements with providers of specialized security services.

Note: Any fees will be billed to Member's credit card at the time of service.

OTHER PLAN DETAILS

Program Definitions

The Following Definitions Apply:

"You", "Your" shall mean Member, Spouse and Dependent children with regard to Primary Membership.

"Member" means the primary person validly enrolled for GoodSam TravelAssist and for whom we have received the appropriate enrollment fee. Under Extended Family Memberships, Member shall include Spouse and Dependent children.

"Extended Family Member" means a Member's grandchild, adult child's Spouse, parent, grandparent, brother, or sister who is traveling with the Member as a Traveling Companion.

"Coverage" means the period of time for which You are validly enrolled for TravelAssist and for which we have received the appropriate enrollment fee.

"Spouse" means the Member's Spouse (to include legally recognized domestic partner), unless they are legally separated.

"Domestic Partner" means a person with whom You reside and can show evidence of cohabitation (including the shared responsibility for basic living expenses) for at least the previous 6 months and has affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.

"Dependent" means the Member's unmarried children from birth and under age 19; or under age 23 if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural children, stepchildren and legally adopted children. They must be primarily Dependent on the Member for support and maintenance and must live in a parent-child relationship with the Member. If traveling alone on a trip, Dependents are covered provided the trip does not exceed sixty (60) days.

“Good Sam TravelAssist,” “we,” “us,” “our,” and “On Call” means On Call International, the TravelAssist Service Provider.

“Good Sam TravelAssist Physician” means physicians retained by On Call International to provide us with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

“Illness” means a sudden and unexpected sickness that manifests itself during Your Coverage Period.

“Injury” means an identifiable accidental Injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Coverage Period.

“Incident Date” - date the loss occurred.

“Permanent Primary Residence” means the locale of the address as shown on Your state driver’s license or state-issued identification card.

“Traveling Away From Home” means on a vacation-or business trip away from Your Permanent Primary Residence (by car, plane, or other mode of travel), without minimum or maximum duration or mileage restriction, for a purpose other than Your normal daily activities or routine.

“Traveling Companion” shall mean any individual traveling on the same itinerary, and accompanying Member on Member’s trip for more than 50% of the time sharing the same accommodations.

Conditions & Limitations

The services described are available to You only during Member’s Coverage Period and medical assistance services are available only when You are Traveling Away From Home.

Expenses for the While You Are Away Benefits will be covered only if we have given our prior approval and if those services are coordinated by us.

Good Sam TravelAssist has sole discretion in making the Coverage determination for Your Transportation After Stabilization. Our determination will be based on Your medical inability to return

in Your vehicle or previously booked transportation. We will not return You to Your Permanent Primary Residence for the sole sake of Your convenience. In the event we are arranging transportation by commercial air under the Transportation After Stabilization benefit, and You hold an original return airline ticket, we may use that ticket and are responsible only for any applicable change fees.

Good Sam TravelAssist has sole discretion in making the determination as to whether we will cover the cost of Emergency Medical Evacuations and RV/Vehicle Returns. Our decision will be based on medical considerations, including the recommendations of the treating physicians, our Good Sam TravelAssist Physicians and our Medical Director with respect to Your condition and ability to travel. We will determine the appropriate method, destination, and timing of any evacuation. The destination will be the nearest facility capable of providing appropriate care as determined by us. We will only direct-pay and not reimburse You for any transportation costs to the transportation providers, unless approved by Good Sam TravelAssist in advance for the following benefits: Emergency Medical Evacuation, Return Of Deceased Remains, Transportation After Stabilization, Return of Minor Children, Return Of Traveling Companion, and Transportation To Join Hospitalized Member.

We are not responsible for the availability, quality, results of, or failure to provide any medical, legal or other care or service caused by conditions beyond our control. This includes Your failure to obtain care or service or where the rendering of such care or service is prohibited by U.S. law, local laws, or regulatory agencies.

Your legal representative shall have the right to act for You and on Your behalf if You are incapacitated or deceased. All legal actions arising under this Agreement shall be barred unless written notice thereof is received by us within one (1) year from the date of the event giving rise to such legal action. Member may be required to release us or any healthcare provider from liability during emergency evacuation and/or repatriation.

Without limiting the foregoing, our actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by You and in no event is this the responsibility of Good Sam TravelAssist.

Good Sam TravelAssist is not liable for any malpractice performed by a local doctor, healthcare provider, or attorney. Good Sam TravelAssist retains the medical discretion to limit one Medically Necessary Evacuation and/or Medically Necessary Repatriation attributable to any single medical condition of You.

Eligibility

The Member, Spouse, Dependent(s), and Extended Family Members shall be covered under Extended Family Membership, as outlined in the Program Definitions. You are eligible during the enrollment period for which we have received the appropriate enrollment fee.

Program Costs

Once enrolled in Good Sam TravelAssist, Member cannot be singled out for fee increase nor can Member's benefits be changed, unless the program costs or benefits are changed for all Members of the group. If rates and benefits are changed for the group, individual participant rates will only change upon Member's renewal date and with proper notification. Program rates are earned as paid after the initial money-back review period and Members program costs are guaranteed for the remaining Coverage period.

Expenses Not Covered

We will not be responsible for any costs or expenses arising from:

1. Hospital or medical expenses of any kind or nature.
2. Travel arrangements that were neither coordinated by nor approved by us in advance.
3. Anyone traveling against the advice of a physician, traveling with a chronic or life-threatening condition without medical clearance prior to departure, or traveling for the purpose of obtaining medical treatment.
4. Suicide, attempted suicide, or willful self-inflicted Injury.
5. Taking part in military or police service operations or traveling in a country in which the U.S. State Department has issued travel restrictions.
6. The commission of, or attempt to commit, an unlawful act.
7. Injury or Illness caused by or contributed to by use of drugs or alcohol
8. Pregnancies, except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious Injury or harm to the mother or fetus.



- 9.** Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachment, flying in an experimental aircraft, racing of any kind other than on foot, bungee jumping, operating a vehicle when not properly licensed, or participating in professional sports unless otherwise agreed in writing by us prior to Your Coverage Period.
- 10.** Psychiatric, psychological, or emotional disorders.
- 11.** Unless specifically listed herein, incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
- 12.** Subsequent evacuations for the same or related medical condition, regardless of location.
- 13.** Services covered by other valid and collectible insurance, including Medicare.
- 14.** Services not otherwise shown as covered.
- 15.** Members who enroll in this plan while hospitalized.

Reimbursement to Us & Rights of Subrogation

You or a responsible party on Your behalf shall either pay the cost of medical care and treatment, including hospital expenses, directly or shall reimburse us upon demand for all such costs and expenses which may be imposed upon us by healthcare providers for the cost of medical care and treatment, including hospital



expenses, or related assistance services either authorized by You or deemed to be advisable and necessary by us under urgent medical circumstances, to the extent that such expenses are not our responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policies or benefits available to You. We shall be fully and completely subrogated to Your rights against parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by Good Sam TravelAssist or medical care and treatment, including hospital expenses, in the event that we pay or contribute to the payment of them. You must assign to us any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, Medicare, or other insurance plan or public assistance program, up to the sum of any payments by us.

Cancellation Policy

Membership is subject to cancellation by either party at any time for any reason, upon written notification. The cancellation of a Membership includes the primary Member and all individuals eligible for benefits under the Membership. All benefits will cease when the Membership expires or either party cancels. Should either party cancel, Member will receive a prorated refund for the unused portion of his/her Membership term, without any deductions.

HOW TO GET HELP IN AN EMERGENCY

In the event of a medical emergency, illness, or accident while traveling:

STEP 1

CALL 9-1-1 or local authorities!

STEP 2

CALL GOOD SAM TRAVELASSIST



Good Sam
TravelAssist 

Expenses for Your benefits will be covered only if those services are coordinated and arranged by us, not on Your own.

Call 1-866-922-1929

Your call is toll-free anywhere in the U.S., Canada, Puerto Rico, and the U.S. Virgin Islands. For service outside of the United States or the locations above, please call collect: **1-603-328-1929**.

PROVIDE Your INFORMATION

Give the Service Representative Your Membership number, Your name, and the phone number You are calling from. Tell us Your emergency and our team will deliver You quality Emergency Medical or Travel Assistance no matter where You are in the world.