Ripcord Rescue Travel Insurance™ is the **ONE-STOP INTEGRATED** travel protection program for adventurers.

Redpoint covers nearly 10 million people worldwide and has evacuated clients from all seven continents.

**CRITICAL BENEFITS INCLUDE**

- Evacuation and rescue services from your point of emergency all the way home
- Insurance coverages tailored for adventurers
- Completely integrated program with a single contact for emergency services to travel assistance and insurance claims
- 24/7 contact with medical and security professionals

"We thought we were going to die... $372. The best investment I ever made."

**Ripcord Client, Jerry R,**
Evacuated from Mt. Everest

**PRICING VARIES BASED ON AGE, TRIP LENGTH, TRIP COST, AND EVACUATION SELECTION.**

FOR DETAILED PRICES, PLEASE VISIT:
RIPCORDRESCUETRAVELINSURANCE.COM/SUU
www.facebook.com/ripcordtravelprotection
TRAVEL INSURANCE COVERAGE

TRIP CANCELLATION: We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You have prevented from taking Your Covered Trip due to any of the Unforeseen Events listed below occurring on or after the Effective Date of the Policy. Maximum trip length is also shown on the Schedule of Benefits. We will pay You for: (a) the amount of forfeited, non-refundable, and unused Payments or Deposits; or (b) Additional cost incurred if the Travel Supplier cancels Your Covered Trip due to an Unforeseen Event and You elect to utilize the service of a replacement Travel Supplier. In no event shall the amount We pay exceed the lesser of the amount You prepaid for the Covered Trip or the maximum benefit shown on the Schedule of Benefits. Single Occupancy: We will pay You, up to the maximum shown on the Schedule of Benefits, for the additional cost incurred during the Covered Trip as a result of Your Covered Trip being delayed, canceled or interrupted due to an Unforeseen Event occurring on or after the Effective Date of the Policy and You do not cancel Your Covered Trip.

TRIP INTERRUPTION: We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from continuing or resuming Your Covered Trip due to any of the Unforeseen Events listed below occurring on or after the Effective Date of the Policy. We will pay You: (a) the amount of forfeited, non-refundable, and unused Payments or Deposits for the Covered Trip arrangement(s), provided the following conditions are met: (i) this purchase is within 14 days of the date the initial Payment or Deposit is paid and You insure the cost of any subsequent arrangement(s) added to the same Covered Trip within 14 days of the date of Payment or Deposit for any subsequent Covered Trip arrangement(s); and (b) this insurance coverage is purchased for the full cost of all non-refundable prepaid Covered Trip arrangements; and (c) Your designated representative cancels the Covered Trip no less than 2 days prior to the scheduled departure Date. This coverage will be terminated, no benefits will be paid and any premium paid for this coverage will be refunded if the full costs of all prepaid, non-refundable Covered Trip arrangements are not insured.

MEDICAL EVACUATION AND RESCUE SERVICES: Covers evacuation, transportation and rescue services to your home country hospital of choice when you’re (i) hospitalized, (ii) required hospitalization or (iii) have a medical condition which requires emergency medical care to avoid death or serious and permanent impairment to your health. Covers deployment of medical professionals to your bedside as case managers.

SECURITY EVACUATION: Covers extraction to your home country due to political, military, unpredictable natural disasters or other security events.

AIRCLINE TICKET CHANGE FEE: We will pay the amount shown on the Schedule of Benefits if You have to change the dates of Your airline ticket for any of the following reasons and the airline charges You a penalty or change fee: (a) Any Unforeseen Event occurring on or after the Effective Date of the Policy listed under the Trip Cancellation and Trip Interruption benefits; (b) You or Your Traveling Companion are delayed by Inclement Weather while en route to a departure provided You or Your Traveling Companion were at the airport at departure at least 1 hour before the scheduled time of departure; (c) Your medical emergency or that of a Traveling Companion or a Family Member. The medical emergency requires a documented examination by a Physician.

MISSED CONNECTION: We will pay the benefit shown on the Schedule of Benefits if You missed a connecting flight during Your Covered Trip due to cancella
tion or delay for at least the number of hours shown on the Schedule of Benefits of all regularly scheduled airline flights due to Inclement Weather or any delay caused by a Common Carrier. Benefits of up to the maximum shown on the Schedule of Benefits are provided to cover: (a) additional transportation expenses needed for You to join the departed Covered Trip; (b) reasonable accommodations and meal expenses; and (c) non-refundable Covered Trip payments for the unused portion of Your Covered Trip. Coverage is secondary to any compensa
tion considered a covered peril. Coverage will not be provided to You if You are able to meet Your scheduled connection departure but cancel Your Covered Trip due to Inclement Weather.

TRIP DELAY: We will pay Your additional expenses on a one-time basis, up to the maximum shown on the Schedule of Benefits, if You are delayed en route to or from the Covered Trip for at least the number of hours shown on the Schedule of Benefits due to an Unforeseen Event For the Trip Cancellation and Trip Interruption benefits occurring on or after the Effective Date of the Policy. Additional Expenses include: (a) any prepaid, unused, non-refundable land, air or water accommodations (b) any reasonable additional expenses incurred (meals, accommoda
tions, local transportation, and telephone calls); (c) an Economy Fare from the point where You interrupted Your Covered Trip to a destination where You can resume Your Covered Trip; or (d) a one-way Economy Fare to return You to Your originally scheduled return destination.

BAGGAGE INSURANCE COVERAGE

BAGGAGE DELAY: We will pay You for the expense of replacing necessary personal effects, up to the maximum shown on the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for at least the number of hours shown on the Schedule of Benefits, while on a Covered Trip, except for return travel to Your primary residence. This coverage is conditioned on You being a ticketed passenger on a Common Carrier. All claims must be verified by the Common Carrier who must certify the delay or misdirection. Receipts for the purchase or replacement of necessary personal effects must accompany any claim.

BAGGAGE/PERSOINAL EFFECTS: We will pay You up to the maximum shown on the Schedule of Benefits, for loss, theft or damage to Baggage and personal effects, provided that You, Your Traveling Companion or Your Family Member has taken all reasonable measures to save and/or recover the property at all times. The Baggage and personal effects must be owned by and accompany You during the Covered Trip. Original receipts and a police report from the local jurisdiction (in the event of theft) must be provided for reimbursement. You have checked Your Baggage with a Common Carrier and delivery is delayed, coverage for Baggage will be extended until the Common Carrier delivers the property.

MEDICAL EXPENSE & OTHER INSURANCE COVERAGE

ACCIDENTAL DEATH AND DISMEMBEMENT: We will pay a percentage of the Principal Sum listed in the Schedule of Benefits when You, as a result of an Accidental Injury occurring during the Covered Trip, sustain a loss shown in the Table of Losses below. The loss must occur within 365 days after the date of the Accident causing the loss.

EMERGENCY ACCIDENT AND EMERGENCY SICKNESS MEDICAL EXPENSE: We will pay Reasonable and Customary Charges up to the maximum limit shown on the Schedule of Benefits, subject to the Deductible, if You incur necessary Covered Expenses while on your Covered Trip and as a result of an Accidental Injury or Emergency Sickness that first manifests itself during the Covered Trip.

ASSISTANCE SERVICES

Travel assistance, medical consultation, security consultation and intelligence services are provided by Redpoint Resolutions, an elite team of special operations veterans, Stanford Medicine affiliated physicians, paramedics, nurses, and other medical and security professionals.

MEDICAL & SECURITY CONSULTATIONS: Critical medical advice from paramedics, nurses and physicians, combined with expert security consultating services from military and intelligence veterans.

TRAVEL ASSISTANCE: Travel assistance services to include passport assistance, prescription refill, payment guarantees, cash advance and more.

PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER

We will waive the pre-existing medical condition exclusion up to the Trip Cost per person if the following conditions are met: 1. The Eligible Person purchases the travel protection insurance within 14 days of making the Initial Trip Payment; 2. The amount of insurance coverage purchased equals all prepaid nonrefundable payments or deposits applicable to the Trip at the time of purchase and the cost of any subsequent arrangement(s) added to the same Trip are insured within 14 days of the date of payment or deposit for any subsequent Trip arrangement(s); and 3. An Insured is medically able to travel when premium is paid.

This is only a summary of our program. Please read the policy carefully to fully understand the coverages, terms, conditions, limits and exclusions. Not all plans or coverages are available in every state. This summary does not replace or change any part of your policy. If there is a conflict between this summary and the policy, the policy will control. Please contact us if you have any questions. Redpoint Resolutions LLC provides evacuation, travel assistance and non-insurance services.