

Specialty Risk International, Inc.

SCHEDULE OF BENEFITS

Medical Maximum:	\$50,000 Medical Maximum is per Person per Policy Period
Deductible:	\$0 Deductible is per Person per Policy Period
Coinsurance:	<i>Inside the United States and Canada:</i> After you pay the deductible, the program pays 80% of the next \$5,000 of eligible expenses, then 100% of the selected Maximum. <i>Outside the United States and Canada:</i> After you pay the deductible, the program pays 100% to the selected Maximum.
Hospital Indemnity:	\$100 / night (traveling outside the U.S. and Canada) In addition to any other Covered Expense
Dental (Emergency):	\$100 (or \$500 for accidents)
Emergency Medical Evacuation/ Repatriation:	\$100,000 (in addition to the Medical Maximum)
Home Country Coverage:	Incidental Trips to The Home Country: \$50,000 Follow Me Home Coverage: \$5,000
Return of Mortal Remains:	\$20,000
Emergency Reunion:	\$10,000
Return of Minor Child(ren):	\$5,000
Interruption of Trip:	\$5,000
Loss of Checked Luggage:	\$250* see description
Local Ambulance Expense:	\$2,500
Accidental Death & Dismemberment (AD&D):	\$25,000 Principal Sum for Insured Aggregate Limit of five (5) times the Principal Sum applies.
Waiver of Pre-Existing Conditions:	Up to \$15,000 (refer to exclusion #1 for details)