

(Continued from reverse)

physician to the nearest adequate medical facility, or to your U.S. residence; expenses for a Physician recommended escort; or in the event of death, transportation of your remains home.

\$500 Travel Delay

Covers additional accommodation and traveling expenses up to \$100 per day (maximum \$500) when your Trip is delayed 12 hours or more due to a covered reason such as: Common Carrier delay, lost or stolen documents, sickness or injury.

\$1,000 Baggage/Personal Effects/Baggage Delay

Covers up to \$1,000 loss or damage to baggage, personal effects and travel documents during your Trip. A \$100 benefit is included for the purchase of additional clothing and personal articles when baggage is delayed more than 24 hours.

\$25,000 Accidental Death & Dismemberment

Covers death and loss of limb or eyesight within 365 days of an accident.

Terms and Conditions

Certain exclusions and limitations apply and are detailed in the Travel Insurance Certificate. For example, coverage does not apply to: Any sickness or condition of you, a traveling companion or immediate family member traveling with you, that existed during the 60 days prior to the effective date of the coverages; suicide; mental or nervous disorders; normal pregnancy; war or any acts of war; Financial Insolvency of the company you made direct payment to for the Trip; or Financial Insolvency that occurs within 15 days following your premium payment. A Traveling Companion is defined as a person booked to share the same room or cabin during the Trip.

Important: Time Sensitive Provisions

The exclusion for **Pre-Existing Conditions** is waived, provided premium for this policy is received no later than **15 days** after the initial deposit/payment for your Trip and you are not disabled from travel when you pay your premium.

The Trip Cancellation/Interruption benefits for **Financial Insolvency** (default/bankruptcy) and for certain **Terrorist Act(s)** are included, provided premium for this policy is received no later than **15 days** after the initial deposit/payment for your Trip.

Frequently Asked Questions

Q. Can Parts A and B be purchased separately?

A. Yes, or you may purchase both for maximum protection. You are eligible only for the benefits of the Part(s) you purchase.

Q. Why is Part A recommended?

A. Part A, Trip Cancellation/Interruption, is especially important to protect your trip investment since as much as 100% of your trip cost can be non-refundable if you must cancel.

Q. Why is Part B recommended?

A. Part B provides Medical Expense, Medical Evacuation, Travel Delay, Baggage and Accidental Death benefits. These coverages can be extremely important, as many people have limited coverages when traveling, especially outside the U.S.

Q. Can I extend my coverage to include additional independent air, land or sea arrangements that immediately precede or follow this tour?

A. Yes, provided you include and indicate the cost of such arrangements in your total premium calculation and increase your trip length accordingly (Max. 45 days).

Q. When is the best time to purchase Preferred Benefits™?

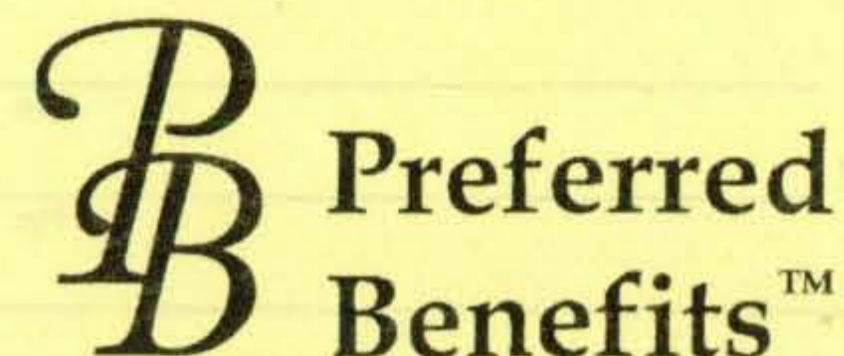
A. Immediately! Purchasing coverage within 15 days of trip initial deposit/payment makes you eligible for coverage of Pre-Existing Conditions, Financial Insolvency and for certain Terrorist Act(s). If you purchase later, you will not receive these benefits. Preferred Benefits cannot be purchased after trip final payment.

Review the enclosed Travel Insurance Certificate for complete coverage details.

If you have other questions about this program contact:

Travel Insurance Services
2950 Camino Diablo, Suite 300
Walnut Creek, CA 94597-3991
925-932-1387 or 800-937-1387
Fax: 610-537-9837

Enrollment Form



Travel Insurance & Assistance

Protection for You and Your Travel Investment

Designed & Marketed by



Preferred Benefits™ Travel Insurance & Assistance

Enrollment Form - Maximum 45 days Coverage

Purchasing Preferred Benefits™ is easy. Review the enclosed Travel Insurance Certificate carefully, then complete this enrollment form using the Premium Rates in the rate tables at right for your choice of **Part A**, **Part B**, or combine **both Parts** for maximum protection.

I. Trip Participants

Date of Birth

Traveler 1 _____ / ____ / ____
Mo. Day Year

Traveler 2 _____ / ____ / ____
Mo. Day Year

Address _____

City _____

State _____ Zip Code _____

Day Phone (_____) _____

Evening Phone (_____) _____

Departure Date _____

Return Date _____

Trip Length _____ Days (Count each calendar day including your departure and return days - Max. 45 days.)

Destination _____

Please Note

- Your enrollment will be processed within 3-5 business days after receipt by Travel Insurance Services.
- If your travel supplier cancels, changes or cannot confirm you on a trip, and refunds your trip cost in full, premium is fully refundable (less Enrollment Fee).
- If you cancel your coverage prior to departure, you will receive a premium refund for Part B and a partial refund for Part A based on the day your cancellation request is postmarked to Travel Insurance Services. Refunds are subject to a \$20 processing fee.
- See the reverse of this enrollment for answers to frequently asked questions about this program.

Official Use Only Plan B

PM ____ / ____ / ____ Date Rec'd ____ / ____ / ____ 40065

2. Premium Calculation

Part A

| | | |
|------------------------|-------------|----------------|
| Total Trip Cost | Rate | Premium |
| 1. \$ _____ x .055 | | = \$ _____ |
| 2. \$ _____ x .055 | | = \$ _____ |

Portion of "Total Trip Cost" above (if any) NOT arranged by China Travel Service Chicago:
 Traveler 1: \$ _____ 2: \$ _____ and indicate arrangements to be covered:
 Air Land Cruise Rail

Part B

| | |
|---------------------------------------|-------------------------------------|
| _____ x _____ | = \$ _____ |
| <small>Number of Travelers</small> | <small>Premium per Traveler</small> |
| Total Premium (all Travelers) | = \$ _____ |
| Add Required Enrollment Fee | + \$ 5.00 |
| Confirmation Sent by First Class Mail | (no charge) |
| Confirmation Sent by Fax, Add \$10 | + \$ _____ |
| Your Fax # (_____) | |
| Total Payment Due | = \$ _____ |

3. Payment Method

Make Check Payable to China Travel Service Chicago

Check Mailed to China Travel Service Chicago

4. Mail Enrollment with Payment to:

China Travel Service Chicago
 2347B South Wentworth Ave. FL 2
 Chicago, IL 60616

Premium Rates

Part A - Trip Cancellation/Trip Interruption

To calculate your premium, multiply your total trip cost (Max. \$10,000) for each Traveler by the rate shown in Section 3, Part A.

$$\text{Trip Cost} \times .055 = \text{Premium}$$

(Per Traveler) (5.5%) (Enter on Left)

Part B - Medical Expense/Emergency Assistance, Travel Delay, Baggage/Personal Effects, Accidental Death & Dismemberment

| Trip Length | Premium Per Traveler |
|-----------------|----------------------|
| Up thru 11 Days | \$25 |
| 12 - 18 Days | \$35 |
| 19 - 30 Days | \$50 |
| 31 - 45 Days | \$65 |

Travel Insurance Benefits - Per Traveler

Part A

Trip Cancellation/Interruption
 Pays up to Trip Cost (**Max. \$15,000**) for non-refundable payments/deposits if the Trip is canceled prior to departure; or any unused land, cruise or rail arrangements and up to a one-way economy airfare to return home or rejoin the Trip if the Trip is interrupted or cancelled after departure.

Cancellation/Interruption must be due to a covered reason such as: Injury, sickness, death or due to Other Covered Events, such as: Air Carrier delay due to strike; cancellation of arrangements by an airline, cruise line or tour operator due to bad weather, strike or Financial Insolvency; a traffic accident while enroute to a departure; jury duty; destruction of a residence by a natural disaster; a documented theft of passports or visas; Terrorist Act(s) in a departure or destination city that occurs within the 30 days before or after the Scheduled Departure Date for your Trip.

Part B

\$50,000 Accident and Sickness Medical Expense
 Covers medical expenses incurred within one year of an injury or sickness suffered during your Trip and emergency dental treatment by a dentist during your Trip.

\$100,000 Emergency Evacuation and Repatriation/Emergency Assistance
 Pays for evacuation and transportation as directed by a

Detach here and retain this portion for future reference.