

\$150,000 in Automatic Travel Accident Insurance

Under some circumstances, CWT SatoTravel provides automatic travel accident insurance to travelers. If applicable, this will be noted on your itinerary. If such automatic travel accident insurance is provided, it is being provided to you at no additional charge when you purchase a Scheduled Airline ticket or Amtrak ticket from CWT SatoTravel. Purchase includes issuance of a Scheduled Airline or Amtrak passenger ticket in exchange for redeemable certificates, vouchers, coupons or frequent flyer miles. This purchase must occur during the Policy Period.

COVERAGE

You will be automatically insured against accidental loss of life, limb, sight, speech or hearing while 1) riding as a passenger in or entering, exiting or being struck by a Scheduled Aircraft or Amtrak train; or 2) riding as a passenger in or entering, exiting any land, water or air conveyance licensed to carry the public for a fee and operated by those whose occupation or business is the transportation of persons without discrimination and for hire while traveling directly to or from the airport, terminal or station; a) immediately preceding the departure of a Scheduled Aircraft or Amtrak train on which you have purchased passage; or b) immediately following the arrival of a Scheduled Aircraft or Amtrak train on which you were a passenger; or 3) while you are on the premises of an airport or Amtrak terminal.

Scheduled Aircraft means an aircraft owned and/or operated by a Scheduled Airline.

Scheduled Airline means an airline listed in the most current edition of the Official Airline Guide where the airline holds a certificate license or similar authorization for schedule air transportation issued by the relevant authorities in the country in which the airline is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

BENEFITS

The full Benefit Amount is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the ticket was purchased. The loss must occur within one year of the accident.

Please Note: All infants (under the age of 2) traveling with an individual whose ticket was purchased from CWT SatoTravel and for whom the full fare was not purchased from CWT SatoTravel or any of its subsidiaries will be provided with \$25K in automatic travel accident insurance.

BENEFIT LIMITS

In the event of multiple accidental deaths arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance of \$10,000,000. If an Accident results in Benefit Amounts becoming payable, which when totaled exceed \$10,000,000, the maximum limit of insurance will be divided proportionally among the Insured Persons, based on each applicable Benefit Amount.

EXCLUSIONS

This insurance does not cover loss resulting from: 1) emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while you are in, entering, or exiting 1) any aircraft owned, leased or operated by the Policyholder or any aircraft owned, leased or operated by an employee of the Policyholder on behalf of the Policyholder; or 2) any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

BENEFICIARY

The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, e) your estate. All other indemnities will be paid to you.

NOTICE OF CLAIM

Written notice of claim should be mailed to the Plan Administrator: Sklover Benefits Group, Inc., 800 Summer Street, Suite 312, Stamford, CT 06901.

The description of coverage is not a contract of insurance but simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the Master Policy (6404-72-29) on file with the Policyholder. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.