

Emergency Medical Payment Assistance:

Many foreign hospitals require immediate settlement of bills before treatment or may withhold Your passport until they receive full payment. Physicians and hospitals worldwide can contact AIG Travel Assist, Inc. to arrange, if required, immediate settlement of Covered Medical Expenses if other sources are not available.

TO ACCESS EMERGENCY ASSISTANCE,
CALL 1-(800) 543-3797 OR, FROM OUTSIDE THE U.S.
OR CANADA, CALL COLLECT: 1-(972) 699-0200,
OR FAX 1-(713) 974-3422

Note that the problems of distance, information and communications make it impossible for National Union Fire Insurance Company of Pittsburgh, PA, BerkelyCare, CD Benefit to assume any responsibility for the availability, quality, use or results of any emergency service. In all cases, You are still responsible for obtaining, using, and paying for Your own required services of all types.

DEFINITIONS

1. "Air Common Carrier" - means an air conveyance operated under a valid license for the transportation of passengers for hire.

2. "Business Partner" - means an individual who is: (a) involved in a legal partnership; and (b) actively involved in the day-to-day management of the business.

3. "Common Carrier" - means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.

4. "Domestic Partner" - means a person who is at least 18 years of age and has met the following requirements for at least six (6) months: (1) resides with the You; and (2) shares financial assets and obligations with the You. The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

5. "Immediate Family" - means children, step- or adopted children, children-in-law, parents, parents-in-law, step-parents, siblings, siblings-in-law, step-siblings, grandparents, grandchildren, legal or common law spouse (including Domestic Partner), aunts, uncles, nieces, nephews, or Business Partner of You or Your Traveling Companion.

6. "Injury" - means injury caused by an accident occurring while this program is in force and resulting directly and independently of all other causes in loss covered by this program. The Injury must be verified by a Physician.

7. "Insurer" - means National Union Fire Insurance Company of Pittsburgh, PA.

8. "Land/Sea Arrangements" - means land and/or sea arrangements made by Southwest Airlines Vacations.

9. "Physician" - means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be You, an Immediate Family member or a Traveling Companion.

10. "Sickness" - means an illness or disease which is diagnosed or treated after the effective date of coverage and while You are covered under this program.

11. "Traveling Companion" - means one person who is booked to share the same room accommodations as You during the Trip.

12. "Trip" - means prepaid Land/Sea Arrangements and shall include flight connections to join and depart such Land/Sea Arrangements provided such flights are scheduled to commence within 2 days of the Land/Sea Arrangements.

13. "You" or "Your" - means a person who has purchased a Trip and who has paid the required plan cost for the coverage provided hereunder.

EXCLUSIONS

Naturally, as with any protection program, limitations exist. These exclusions enable us to provide a broad range of benefits at an economical cost to You, without the necessity of medical questionnaires, and to supplement Your existing insurance plans.

THIS INSURANCE DOES NOT COVER:

IN PARTS A & B

(except Emergency Evacuation, Repatriation of Remains and Trip Interruption claims resulting from death):

ANY LOSS CAUSED BY OR RESULTING FROM:

Pre-Existing Conditions.

IN PARTS A, B, & D:

ANY LOSS CAUSED BY OR RESULTING FROM:

Sickness or disease except as provided for in the program; war or any act of war whether declared or not; while serving as a member of the armed services; while or as a result of riding in any device for aerial navigation other than as provided for in the policy; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereof; elective surgery; elective, non-emergency dental treatment or surgery; elective abortion; normal pregnancy, except if hospitalized; mental or nervous disorders, except if hospitalized.

IN PART C:

ANY LOSS OF OR DAMAGE TO:

animals; automobiles and their equipment; boats; motors; motorcycles; other conveyances and their equipment (except bicycles while checked as baggage with a Common Carrier); household furniture; eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; money and securities; tickets and documents; sporting equipment if loss or damage results from the use thereof.

ANY LOSS CAUSED BY OR RESULTING FROM:

breakage of brittle or fragile articles such as cameras, musical instruments, radios and similar property; confiscation or expropriation by order of any government; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

IN PART D:

ANY LOSS CAUSED BY OR RESULTING FROM:

suicide or attempted suicide while sane; intentionally self-inflicted injuries; participation in any professional, semi-professional, or inter-scholastic team sports; scuba diving; skydiving; snowskiing; hang gliding; parachuting (not including parasailing); contests of speed.

TERM OF COVERAGE

1) This protection is valid only upon payment of the total required plan cost in advance of any losses and will not cover any losses suffered prior to purchase.

2) All coverages and services shall terminate on the earlier of the following events: (a) Your return to Your origination point (as specified in the travel tickets); (b) 11:59 P.M. local time at Your location on the day the Land/Sea Arrangements are completed.

3) The duration of coverage shall be extended under the following conditions: (a) when You commence air travel from Your origination point (i) within 2 days before the commencement of the Land/Sea Arrangements, coverage shall apply from the time of departure from the origination point; (ii) greater than 2 days before the commencement of the Land/Sea Arrangements, the extension coverage shall be provided only on the day of Your air travel; and (b) if You return to Your origination point (i) within 2 days after the completion of the Land/Sea Arrangements, coverage shall apply until the time of return to the origination point; (ii) greater than 2 days after the completion of the Land/Sea Arrangements, the extension coverage shall be provided only on the day of Your air travel.

CLAIMS PROCEDURE

POLICY NO. 2625-9500278

1) EMERGENCIES ARISING DURING YOUR TRIP:

For covered emergencies requiring evacuation or interruption of Your Trip, call AIG Travel Assist, Inc. immediately at the numbers below. Identify yourself by the above policy number and give the details of Your problem or medical emergency.

For traveler's assistance or emergencies during Your Trip, call within the U.S. and Canada: 1-(800) 543-3797 or, outside the U.S. and Canada, call collect*: 1-(972) 699-0200 or fax 1-(713) 974-3422.

*If You have any difficulty making this collect call, contact the local phone operator to connect You to a U.S.-based, long-distance service. In this case, please let the Assistance Provider answering the phone know the number You are calling from, so that he/she may call You back. Any charges for the call will be considered reimbursable benefits.

2) CLAIMS NOTIFICATION UPON YOUR RETURN:

Report Your claim as soon as possible to BerkelyCare. Provide the above policy number, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, You will promptly be forwarded the appropriate claim form to complete.

IMPORTANT: In order to facilitate prompt claims settlement upon Your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the accident or Sickness occurred; receipts for medical services and supplies; receipts from the hospital; police reports or claims reports from parties responsible (e.g., airline, hotel, etc.) for loss, theft, damage, or delay. In the event of a Baggage

Delay or Trip Delay claim, receipts for any additional covered expenses will be required, as well as verification of any delay.

WHERE TO REPORT CLAIMS

Online: www.travelclaim.com

Phone: 1-(800) 527-3522 or 1-(516) 342-2500

Mail: 300 Jericho Quadrangle, P.O. Box 9022, Jericho, NY 11753

Office Hours: 8 A.M. - 10 P.M. (EST), Monday - Friday

9 A.M. - 5 P.M. (EST), Saturday

This plan was designed and is administered by BerkelyCareSM. IN CALIFORNIA: BerkelyCareSM is a service mark of Aon Direct Insurance Administrators, CA Insurance License #0795465. IN ALL OTHER STATES: BerkelyCareSM is a division of Affinity Insurance Services, Inc. in all states other than CA, except: AIS Affinity Insurance Agency, Inc. in MN and OK and AIS Affinity Insurance Agency in NY.



ENROLLMENT PROCEDURE

1) Read the Plan Description carefully and retain it for Your records.

2) Benefits are extended, at no additional charge, to children 2 years of age or under traveling with an accompanying adult(s), as long as ALL accompanying adult(s) purchase their own Travel Protection Program(s). All coverages, except Trip Interruption, are subject to a combined maximum benefit amount for the insured adult and covered children equal to twice the individual adult insured's limit.

3) PLEASE NOTE: Payment for the program may not be accepted after the Trip cost has been paid in full.



This program was designed for the passengers of Southwest Airlines Vacations by: CD Benefit

Should You have any questions regarding the benefits and coverages, please call the Southwest Airlines Vacations Travel Protection Help Line at: 1-(800) 527-3522

This program is underwritten by:
National Union Fire Insurance Company of Pittsburgh, PA
Executive Offices: New York, New York



Notice to State of Washington Residents:

This is NOT your insurance policy. To obtain your state-specific insurance policy, call 1-800-453-4090.

Certain provisions and limitations detailed in this Description of Coverage may differ from your insurance policy.

Travel to sanctioned countries: Federal law prohibits unlicensed travel to sanctioned countries by U.S. Citizens and permanent residents. Therefore, any expenses incurred or claims made to a sanctioned country are not covered under this plan, unless the insured is traveling under a license issued by the U.S. Department of Treasury Office of Foreign Asset Control. For more information on these sanctions, please review the Office of Foreign Asset Control internet website at www.treas.gov/office/enforcement/ofac/.

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This program is effective when the appropriate plan cost has been received by Southwest Airlines Vacations. Please keep this document as Your record of coverage.

SECTION I - TRIP CANCELLATION Provided by Southwest Airlines Vacations

This plan does not cover pre-travel cancellation penalties. Southwest Airlines Vacations has its own Pre Travel Waiver available which must be purchased at the time of booking or before deposit has been made. Rules for canceling and revising travel plans, as well as booking restrictions, vary depending upon the type of Trip and airfare purchased. Contact your travel agent or Southwest Airlines Vacations for information regarding applicable fees, rules and restrictions.

SECTION II: TRAVEL INSURANCE Underwritten by National Union Fire Insurance Company of Pittsburgh, PA

The coverages in Section II are underwritten by National Union Fire Insurance Company of Pittsburgh, PA under Policy No. 2625-9500278. All details outlined in Section II pertain only to the insurance coverages as indicated in this schedule of coverages. This coverage is valid only if the appropriate plan cost has been paid.

DESCRIPTION OF COVERAGE

POLICY NO. 2625-9500278

Schedule of Coverages and Services	Maximum Benefit (Per Person)
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PART A -TRAVEL ARRANGEMENT PROTECTION

Trip Interruption.....	Total Tour Cost
Trip Delay.....	\$500 (\$100/Day)

PART B -MEDICAL PROTECTION

Emergency Evacuation.....	\$10,000
Accident Medical Expense.....	\$5,000
Sickness Medical Expense.....	\$5,000
Repatriation of Remains.....	\$5,000

PART C -BAGGAGE PROTECTION

Baggage/Personal Effects.....	\$1,000
Baggage Delay.....	\$200 (\$100/Day)

PART D -TRAVEL ACCIDENT INSURANCE

Accidental Death & Dismemberment	
Air Common Carrier.....	\$20,000

PART E -WORLDWIDE EMERGENCY ASSISTANCE (AIG Travel Assist, Inc.)

Medical Assistance	24 Hours
Traveler's Assistance	24 Hours
Emergency Cash Transfer	24 Hours

This program is applicable only on Southwest Airlines Vacations regular vacations. It does not cover any conditions arising from or losses incurred during a ski vacation. A different ski vacation program is available separately.

PART A. TRAVEL ARRANGEMENT PROTECTION

Trip Interruption - In the event You are prevented from continuing Your Tour due to an Injury, Sickness or death to You, an Immediate Family member, or a Traveling Companion, the Insurer will pay benefits, up to Your total Tour cost, for unused, non-refundable land or sea expenses prepaid to Southwest Airlines Vacations and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return home or rejoin the original Land/Sea Arrangements (limited to the cost of one-way economy airfare, or first class if Your original tickets were first class, by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets).

The Insurer will also pay benefits, up to \$100 per day, for reasonable additional accommodation and transportation expenses incurred to remain near a covered traveling Immediate Family member or Traveling Companion who is hospitalized during Your Trip.

Note: In no event shall the amount reimbursed exceed the amount You prepaid for Your Trip. You, Your Traveling Companion and Your Immediate Family member booked with you must be medically capable of travel on the day You purchase this plan. All covered reasons for interruption of Your Tour must first occur after Your effective date of coverage.

Trip Delay - The Insurer will pay benefits for Covered Expenses, up to \$500 (\$100 per day), if Your Trip is delayed for 12 hours or more, due to inclement weather, strike or other job action, or equipment failure of an Air Common Carrier.

Covered Expenses include any prepaid, unused, non-refundable Land/Sea Arrangements, any reasonable additional expenses for meals and lodging, and the cost of a one-way economy airfare ticket to catch up to Your Land/Sea Arrangements or to return to the place of origin shown on the travel documents.

PART B. MEDICAL PROTECTION

Emergency Evacuation - The Insurer will pay benefits for Covered Expenses, if an Injury or Sickness commencing during the course of the Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of Your Injury or Sickness warrants an Emergency Evacuation. Emergency Evacuations must be verified, approved, and arranged in advance by AIG Travel Assist, Inc.

Emergency Evacuation means: a) Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; and/or b) after being treated at a local hospital, Your medical condition warrants Transportation to Your origination point to obtain further medical treatment or to recover.

Covered Expenses are customary and reasonable expenses, up to \$10,000, for Transportation, medical services, and medical supplies necessarily incurred in connection with Your Emergency Evacuation. Expenses for medical services and supplies must be recommended by the attending Physician. All Transportation arrangements made for Your evacuation must be by the most direct and economical route possible.

Expenses for Special Transportation must be:
(a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting You; AND (c) verified, approved, and arranged in advance by AIG Travel Assist, Inc.

Transportation means any land, water, or air conveyance required to transport You during an Emergency Evacuation. **Special Transportation** includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

Additional Covered Expenses: If You are hospitalized for more than seven (7) days following a covered Emergency Evacuation, the Insurer will pay: (a) to return Your accompanying dependent children under age 25 to their home, limited to the cost of one-way economy airfare, less the value of applied credit from an unused return travel ticket, with an attendant if necessary; and/or (b) up to the cost of round-trip economy airfare to bring a person chosen by You to and from Your bedside if You are alone. These expenses must be authorized in advance by AIG Travel Assist, Inc.

The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of the Trip. In no event will the benefits paid for Emergency Evacuation expenses exceed the coverage limit of \$10,000

Accident and Sickness Medical Expense - The Insurer will pay benefits, up to \$5,000, if You incur necessary Covered Medical Expenses as a result of an Injury, or, up to \$5,000, if You incur necessary Covered Medical Expenses as a result of Sickness. The accident causing such Injury must occur while You are covered under the policy, and the Sickness must first manifest itself during Your Trip. You must receive initial treatment within ninety (90) days of the accident which caused the Injury or the onset of the Sickness. All services, supplies, or treatment must be received within 52 weeks of the date of the accident or the onset of the Sickness.

Covered Medical Expenses are necessary services and supplies, which are recommended by the attending Physician. They include the services of a legally qualified Physician, surgeon, graduate nurse, dentist, or osteopath; charges for hospital confinement and use of operating rooms; charges for anesthetics (including administration), x-ray examinations or treatments and laboratory tests; ambulance service, drugs, medicines, and therapeutic services and supplies. The Insurer will not pay benefits in excess of the reasonable and customary charges commonly used by providers of medical care in the locality in which the care is furnished.

Repatriation of Remains - The Insurer will pay the reasonable Covered Expenses incurred, up to \$5,000, to return Your body to Your point of origin if You die during the Trip. Covered Expenses include expenses for embalming, cremation, coffin for repatriation, and Transportation.

PRE-EXISTING CONDITIONS

THE INSURER WILL NOT PAY UNDER COVERAGES IN PARTS A & B (EXCEPT EMERGENCY EVACUATION AND REPATRIATION OF REMAINS) FOR ANY CLAIMS ARISING FROM ANY INJURY, SICKNESS, OR OTHER CONDITION AFFECTING YOU, A TRAVELING COMPANION, OR AN IMMEDIATE FAMILY MEMBER BOOKED TO TRAVEL WITH YOU WHICH, WITHIN THE 60-DAY PERIOD BEFORE YOUR TRIP CANCELLATION COVERAGE BEGAN UNDER THIS INSURANCE PLAN: (A) FIRST MANIFESTED ITSELF, WORSENER, BECAME ACUTE, OR HAD SYMPTOMS WHICH WOULD PROMPT ONE TO SEEK DIAGNOSIS, CARE, OR TREATMENT; (B) REQUIRED TAKING PRESCRIBED DRUGS OR MEDICINE UNLESS THE CONDITION FOR WHICH THE PRESCRIBED DRUG OR MEDICINE WAS TAKEN REMAINED CONTROLLED WITHOUT ANY CHANGE IN THE REQUIRED PRESCRIPTION; OR (C) REQUIRED TREATMENT OR TREATMENT WAS RECOMMENDED BY A PHYSICIAN.

If you have any questions concerning this exclusion, please call the Southwest Airlines Vacations Travel Protection Help Line at 1-(800) 527-3522 for further clarification.

PART C. BAGGAGE PROTECTION

Baggage/Personal Effects - The Insurer will reimburse You, up to \$1,000, for loss, theft, or damage to baggage and personal effects. The Insurer will pay the lesser of the following: original cash value of the item less depreciation as determined by the Insurer; or cost of repair or replacement. The maximum benefit per article is \$250. There will be a combined maximum limit of \$500 for the following: jewelry; watches; articles consisting in whole or in part of silver, gold, or platinum; furs, articles trimmed with or made mostly of fur; and cameras and their related equipment.

Baggage Delay - You will be reimbursed for expenses of necessary personal effects, up to \$200 (\$100 per day), if Your checked baggage is delayed or misdirected by an Air Common Carrier for more than 24 hours from the time You arrived at the destination stated on Your ticket. You must be a ticketed passenger on an Air Common Carrier.

EXCESS COVERAGE PROVISION

THE INSURANCE PROVIDED UNDER PARTS A, B, AND C SHALL BE IN EXCESS OF ALL OTHER VALID AND COLLECTIBLE INSURANCE OR INDEMNITY AND SHALL APPLY ONLY WHEN SUCH OTHER BENEFITS ARE EXHAUSTED.

PART D. TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment - If You sustain an Injury on the Trip while as a passenger in, on, boarding or alighting from an Air Common Carrier which results in death or loss of limb, eyesight, speech, or hearing within 365 days of the date of the accident, the Insurer will pay the largest applicable amount as follows: the benefit amount shown in the Schedule of Coverages for death, loss or speech and hearing in both ears, or

loss of any combination of two hands, feet, or eyes; one-half the benefit amount for loss of any one of these; and one-quarter the benefit amount for loss of thumb and index finger of the same hand. In no event will the Insurer pay more than the maximum benefit amount shown on the Schedule of Coverages for all losses due to the same accident.

Beneficiary: Your estate, unless notice of a designated beneficiary is provided to BerkelyCare, the Claims Administrator.

PART E. WORLDWIDE EMERGENCY ASSISTANCE (AIG TRAVEL ASSIST, INC.)

AIG Travel Assist, Inc. provides a 24-hour emergency telephone assistance service for Your benefit so that, in the event of an emergency during the term of this coverage, English-speaking help and advice may be furnished.

Pre-Trip Health, Safety & Weather Information:

AIG Travel Assist, Inc. can provide updated information on passport and visa requirements, vaccination information, travel advisories, or even expected weather at Your destination.

Travel Changes:

AIG Travel Assist, Inc. can effect changes to Your itinerary should delays or cancellations affect Your flights or hotel reservations.

Lost Luggage Assistance:

AIG Travel Assist, Inc. can provide assistance in coordinating delivery or re-routing of misplaced luggage when checked with a Common Carrier.

Emergency Cash Transfer Assistance:

If You need emergency cash during Your Trip, AIG Travel Assist, Inc. can help arrange a transfer through Your credit cards, family, friends, employer, or similar source.

Medical Consultation & Monitoring:

Should You need local medical care during Your Trip, AIG Travel Assist, Inc. can assist in contacting Your personal Physician or family, if necessary, to provide information on the care You are receiving.

Emergency Legal Assistance:

During the course of Your Trip, You may visit many foreign countries. Should any problems arise requiring legal assistance, AIG Assist can help You find English-speaking local counsel.

Emergency Medical & Dental Assistance:

Unexpected medical and dental emergencies can happen anywhere, anytime. You may be in unfamiliar surroundings when You suddenly need medical or dental care. AIG Travel Assist, Inc. can help You locate an English-speaking Physician or dentist or the nearest qualified medical facility, and can also assist in arranging for special emergency medical transportation, such as an air ambulance.

Lost Travel Documents Assistance:

AIG Travel Assist, Inc.'s multilingual staff can provide assistance in handling unexpected complications such as lost passports, tickets, luggage, or other valuable travel documents or belongings.