



CHAPERONE / FACULTY LEADER REPLACEMENT RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration and the Master Policy, in consideration of additional Premium, and subject to all other Terms of the Terms of this insurance. All Insured Persons who have elected the Chaperone / Faculty Leader Replacement Rider will be entitled to the benefits listed below.

The following benefit is added to the BENEFIT SUMMARY:

Other Services	
NOT Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Benefit	Limits
Chaperone / Faculty Leader Replacement	Maximum Limit: \$3,000

The following provisions are added to the Certificate of Insurance:

ELIGIBILITY: If the Insured Person meets the eligibility requirements set forth in the Certificate of Insurance, he/she is eligible for the coverage included in this Rider.

CHAPERONE / FACULTY LEADER REPLACEMENT: Subject to the Terms of this insurance, and in the event of the Unexpected death of a Relative of the Insured Person, the Insured Person experiences a medical emergency, or in the event the Insured Person's trip or travel plans must be cancelled or interrupted as a result of the substantial destruction of an Insured Person's principal residence in his/her Country of Residence, and the Insured Person has been designated by the Sponsoring Organization as a Chaperone / Faculty Leader, the Company will reimburse the Sponsoring Organization up to the amount shown in the BENEFIT SUMMARY for the costs of a round trip economy commercial airline ticket for a replacement Chaperone / Faculty Leader to join the group when all of the following conditions and limitations are met:

- (1) the replacement Chaperone / Faculty Leaders Effective Date must coincide with the Insured Person's expiration date
- (2) the Unexpected death of the Insured Person's Relative or the substantial destruction of his/her residence must have occurred during the Period of Coverage.

The following defined Terms are added to the DEFINITIONS provision:

Chaperone / Faculty Leader: The individual who is designated by the Sponsoring Organization to accompany and supervise the participants of the group.

Educational Institution: An accredited elementary, college or university, trade, mechanical, seminary, conservatory, vocational or other academic institution.

Employee Organization: Any labor union or any organization of any kind, or any agency or employee representation committee, association, group, or plan, in which employees participate and which exists for the purpose, in whole or in part, of dealing with an Educational Institution concerning an employee benefit plan, or other matters incidental to employment relationships; or any employees' beneficiary association organized for the purpose in whole or in part, of establishing such a plan.

Sponsoring Organization: The plan, fund, or program which was heretofore or is hereafter established or maintained by an Educational Institution or by an Employee Organization, or by both, to the extent that such plan, fund, or program was established or is maintained for the purpose of providing for its participants or their beneficiaries, through the purchase of this insurance and is named in the group Application for coverage.