

To Whom It May Concern:

This letter confirms travel insurance coverage is in effect for the below named insureds, to cover the dates 01/31/2019 to 02/21/2019.

Emergency Medical and Medical Evacuation benefits are provided under the terms of Tin Leg Luxury up to the maximum benefit amounts listed below. This includes coverage for medical evacuation, hospitalization, repatriation of remains, and other medical expenses related to an illness, injury or death of an insured that occurs at any time during the their stay.

This plan provides worldwide coverage, including all Schengen Countries, with the exception of specific excluded countries listed on the policy certificate.

### Policy Information:

Policy Number: XXXX-XXX-XXXXX

Product Purchased: Tin Leg Luxury

Underwriter: Berkshire Hathaway Specialty Insurance Company

### Traveler Information:

Insured: Test User (Primary Insured), 60

Scheduled Departure Date: 01/31/2019

Scheduled Return Date: 02/21/2019

Destination Country: American Samoa

### Benefit Information

Trip Cancellation: 100% of the trip cost (\$XXX)

Trip Interruption: 150% of the trip cost (\$XXX)

Accident & Sickness Medical Expense: \$100,000 per person, Primary coverage

Pre-Existing Condition Waiver: No coverage, Pre-existing look-back period 180 days

Emergency Medical Evacuation & Medically Necessary Repatriation: \$250,000 per person

Medical Deductible: No Medical Deductible

Trip Delay: \$500 per person, \$150 daily limit, Covered after 6 hour delay

Baggage Delay & Delivery: \$200 per person, Covered after 24 hour delay

Baggage/Personal Effects Loss: \$500 per person, \$100 first item limit, \$100 subsequent items limit, \$500 specific items limit

Other limitations and exclusions apply. Please see policy certificate for further details.

Please contact us if you have any questions, or if you need to change or cancel this policy. We are available 8:00am - 10:00pm ET, 7 days a week, and are delighted to help. Our contact information is listed below:

### Customer Service Contact Information

Phone Number: 844-240-1233

Email: [info@tinleg.com](mailto:info@tinleg.com)

Regards,  
Tin Leg



Premium and Purchase Information			
Product Purchased	Tin Leg Luxury	Effective Date	01/08/2019
Policy Number	XXXX-XXX-XXXXX	Departure Date	01/31/2019
Premium Paid	\$XXX.XX	Return Date	02/21/2019
Purchase Date	01/07/2019	Deposit Date	11/22/2018
Underwriter	Berkshire Hathaway Specialty Insurance Company		
Insured Information			
Name	Age	Trip Cost	
Test User	60	\$XXX.XX	
Coverage Details			
Trip Cancellation	100% of the trip cost (\$XXX)	Trip Interruption	150% of the trip cost (\$XXX)
Accident & Sickness Medical Expense	\$100,000 per person, Primary coverage	Pre-Existing Condition Waiver	No coverage, Pre-existing look-back period 180 days
Emergency Medical Evacuation & Medically Necessary Repatriation	\$250,000 per person	Medical Deductible	No Medical Deductible
Trip Delay	\$500 per person, \$150 daily limit, Covered after 6 hour delay	Baggage Delay & Delivery	\$200 per person, Covered after 24 hour delay
Baggage/Personal Effects Loss	\$500 per person, \$100 first item limit, \$100 subsequent items limit, \$500 specific items limit		
24 Hour Emergency Assistance		Claims and Customer Service Contact Information	
<p>If you are currently traveling and need emergency help, please contact Tin Leg Assistance, available 24 hours a day, 365 days a year.</p> <p>Phone Number Inside USA: 844-927-9265 (Toll free)            Phone Number Outside USA: +1 727-264-5657 (Collect call)            Email: <a href="mailto:claims@tinleg.com">claims@tinleg.com</a></p> <p>Tin Leg Assistance must be contacted:</p> <ul style="list-style-type: none"> <li>As soon as non-emergency hospitalization is recommended</li> <li>Within 48 hrs of the first working day following an emergency admission</li> <li>When your physician recommends any surgery including outpatient</li> <li>For emergency evacuation, repatriation, and assistance services</li> </ul>		<p>Tin Leg's claims department is available Monday through Friday from 9:00am to 5:00pm ET.</p> <p>Website: <a href="https://www.tinleg.com/report-claim/">https://www.tinleg.com/report-claim/</a>            Phone: 844-240-1233            Email: <a href="mailto:claims@tinleg.com">claims@tinleg.com</a>            Fax: 1-888-860-7371</p> <p>Tin Leg's customer service department is available 8:00am - 10:00pm ET, 7 days a week.</p> <p>Phone: 844-240-1233            Email: <a href="mailto:info@tinleg.com">info@tinleg.com</a></p>	

## Wallet ID Card

### **Travel Insurance ID Card**

Policy: Tin Leg Luxury

Policy Number: XXXX-XXX-XXXXX

Insured Name: Test User

Coverage Period: 01/31/2019 - 02/21/2019

Underwriter: Berkshire Hathaway Specialty Insurance Company

### **Emergency Contact Information**

If you are currently traveling and need emergency help, please contact Tin Leg Assistance, available 24 hours a day, 365 days a year.

24 Hour Assistance Inside USA: 844-927-9265 (Toll free)

24 Hour Assistance Outside USA: +1 727-264-5657 (Collect call)

### **Claims Contact Information**

To report a claim, please contact Tin Leg's claims department, available Monday through Friday from 9:00am to 5:00pm ET.

Phone: 844-240-1233

Email: [claims@tinleg.com](mailto:claims@tinleg.com)

Website: <https://www.tinleg.com/report-claim/>

### **Customer Service Contact Information**

Tin Leg's customer service department is available 8:00am - 10:00pm ET, 7 days a week.

Phone: 844-240-1233

Email: [info@tinleg.com](mailto:info@tinleg.com)

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## Travel Insurance Benefits Glossary

Please review your policy certificate before your departure. You can refer to the following travel insurance benefits glossary for help understanding your specific benefits and coverage.

**Trip Cancellation** provides reimbursement for prepaid and non-refundable trip payments if a trip is canceled due to unforeseen circumstances, including illness, injury, or death.

**Trip Interruption** provides reimbursement for prepaid and non-refundable trip payments if a portion of a trip is missed, or the traveler must return home early due to unforeseen circumstances, including illness, injury, or death.

**Hurricane and Weather** can reimburse a traveler in the event they must cancel or interrupt their trip due to inclement weather.

**Terrorism** reimburses travelers who need to cancel or interrupt their trip due to a terrorist attack.

**Financial Default** can reimburse a traveler's trip costs if they need to cancel because of a complete suspension of operations by their travel supplier due to financial circumstances, whether or not bankruptcy is filed.

**Employment Layoff** can reimburse prepaid and non-refundable trip costs if a traveler cancels their trip due to involuntary layoff or termination of employment.

**Cancel For Medical Reasons** can reimburse a traveler to cancel their trip due to an unforeseen illness, injury, or death of the traveler, a traveling companion, or a non-traveling family member.

**Cancel For Work Reasons** can reimburse a traveler to cancel their trip due to specific unforeseen work-related conditions.

**Emergency Medical** can reimburse the costs to treat a medical emergency during a trip.

**A Pre-Existing Condition** is an illness or other medical condition that was treated, diagnosed, or changed during a policy's lookback period.

**Co-Insurance** is the percentage of medical expenses, after the Medical Deductible, that are the responsibility of the insured.

**The Medical Deductible** is a co-pay amount that the insured is responsible for.

**Home Country Coverage** provides coverage for incidental trips back to a traveler's home country during an international trip.

**Medical Evacuation & Repatriation** - Medical Evacuation can provide coverage for transportation of a traveler to the nearest adequate medical facility in the event of a medical emergency during their trip. Repatriation can transport a traveler's remains back home.

**Non-Medical Evacuation** provides transportation from a place of danger to a place of safety during a natural disaster or a time of civil or political unrest.

**Travel Delay** reimburses the costs of meals and accommodations when a trip is unexpectedly delayed.

**Baggage Delay** provides reimbursement for the purchase of clothing, toiletries, and other essential items if a traveler's luggage is delayed for a specified period of time.

**Baggage and Personal Items Loss** provides reimbursement for lost, stolen, or damaged luggage.

**Missed Connection** can reimburse the additional costs for a traveler to catch up to their trip if they miss their departure for a covered reason.

**24-Hour AD&D** provides a cash payment in the event of accidental loss of life or limb anytime during a covered trip.

**Flight Only AD&D** provides a cash payment in the event of accidental loss of life or limb that occurs while flying during a covered trip.

**Common Carrier AD&D** provides a cash payment in the event of accidental loss of life or limb that occurs while traveling on a common carrier during a covered trip.

**Sports & Activities** can cover travelers who are participating in sports and adventurous activities, some of which may otherwise be excluded. Travelers can indicate the activities they will be participating in by selecting the Sports & Activities filter.

**Sports Equipment and Fees** can reimburse a traveler's prepaid and non-refundable payments for lift tickets, green fees, equipment rentals, and lessons.

**Rental Car Damage** provides reimbursement for damage to, or theft of, a rental vehicle during a covered trip.

**Money Back Guarantee** is the "free-look" period when a traveler can decide if the policy they purchased is right for them, and cancel for a full refund.

**24 Hour Assistance Service** offers travelers access to a 24-Hour Assistance Service department to help in case of emergency during their trip.

**Identity Theft** provides assistance with the services and costs associated with recovering a traveler's identity and credit.



## Tin Leg Post-Purchase Policy and Claims Information

This section outlines actions that can be taken after you purchase your policy, including making a change to your trip information, filing a claim and contacting emergency assistance. For additional questions, please contact Tin Leg's customer service department at 844-240-1233.

### Mailed Policy Requests

Once you have completed your purchase, you can contact us directly to request a copy of your policy be sent via mail. Once requested, a mailed policy typically takes 7-10 days to arrive. The policy will be mailed to the address on file, unless otherwise specified. Alternatively, a hard copy of the policy is also available to print once you have purchased your policy.

### Policy Change

To modify your policy, please contact Tin Leg's Customer Service department at 844-240-1233 or [info@tinleg.com](mailto:info@tinleg.com).

### Name Change

Changing a name on a policy due to a misspelling or legal name change is allowed, however, replacing a traveler's name on a policy with a different traveler altogether is not. In the event of a claim you may need to provide proof that your new name and your originally listed name are the same person. You can prove your identity by supplying Tin Leg with documents such as a marriage certificate, record of divorce, certified court order, or valid unexpired US Passport.

While a name change will not invalidate a policy, it may cause confusion in the claims process, resulting in a longer process and you may be required to prove that the claim is being made by the originally insured traveler. If your name changes prior to your scheduled trip departure, please contact Tin Leg directly to update your policy.

### Policy Changes

Travelers can make changes to a policy, including trip cost, travel dates, personal information, and additional upgrades up until your scheduled departure date by contacting us directly. Individual travelers may not be added or removed from a policy at any time. If a policy includes a time sensitive benefit or Pre-Existing Condition coverage, it may require that certain changes be made within a specified period of time designated within the policy certificate.

### Policy Cancellation

Depending on your state of residence, your policy may come with a Money Back Guarantee, which allows travelers to cancel their policy for a refund of the premium within 14 days from the day the policy is purchased. If you wish to cancel your policy, you can do so by contacting Tin Leg directly.

### Policy Confirmation Documents

While it is not required, we always recommend travelers take their policy confirmation and Tin Leg's contact details, including 24 Hour Emergency Assistance information, with you on your trip. If you are unable to find your policy confirmation, we will be delighted to resend this.

### Medical Emergency

If you experience a medical emergency while traveling, first contact local emergency services, followed by Tin Leg's 24-Hour Emergency Assistance team as soon as reasonably possible. We will work with you to begin the claims process immediately. Our emergency contact information can be found below, in your policy certificate, confirmation email, and your individual wallet ID cards.

### Advance Payment

If you require admission to a Hospital, contact our 24 Hour Emergency Assistance department and we will arrange advance payment, if required. In order to be eligible, hospital confinement must be certified as Medically Necessary by the onsite attending Physician.

### Tin Leg 24/7 Emergency Assistance

In the event of a life-threatening emergency, contact the local emergency services at your destination immediately. As soon as reasonably possible, contact Tin Leg's 24 Hour Emergency Assistance department.

Tin Leg Assistance is available worldwide, 24 hours a day, 7 days a week. We're here to help with a range of medical and travel emergencies and issues. If possible, please have your policy number, contact information and details of the situation available when calling.

Inside the U.S.: 844-927-9265 (Toll Free)

Outside the U.S. +1-727-264-5657 (Collect Call)

Email: [emergency@tinleg.com](mailto:emergency@tinleg.com)

### File a Claim

You can report your claim online anytime. Alternatively, you can call Tin Leg directly to report your claim by phone at 844-240-1233. Our claims agents are available weekdays 9am-5pm ET and are delighted to help. Once you have reported your claim, you will receive follow up instructions to complete your claim form with details of your trip, including the losses incurred. After completing your claim form, we will request supporting documents. Depending on your type of claim, this may include receipts, invoices, or medical documentation.

### Emergency Medical Claim

Emergency Medical provides reimbursement for necessary medical treatment of an unforeseen illness or injury that occurs while traveling.

If you would like to file an Emergency Medical claim traveling, contact Tin Leg's Emergency Assistance number to inform us of your situation.

If you're back home, contact our claims department. You will be required to complete a claim form and submit any supporting documentation to validate your claim.

Once you report your Emergency Medical claim, we will let you know what supporting documentation we will need to process your claim. For most Emergency Medical claims, supporting documentation will include a medical report that includes your diagnosis, date of treatment, and the amount charged. You may also be required to submit a medical authorization form should our claims team need to follow up with your doctor.

### **Flight Only AD&D Claim**

Flight Only Accidental Death & Dismemberment provides a cash payout in the event of an accidental loss of life or limb that occurs on a flight on a covered trip. When filing a Flight Only AD&D claim, contact our claims department as soon as reasonably possible. You or a family member will need to fill out a claim form and we will let you know what supporting documentation we will need to process your claim. For most AD&D claims, supporting documentation will include a medical report that includes your diagnosis or a death certificate. You may also be required to submit a medical authorization form should our claims team need to follow up with your doctor.

### **Trip Cancellation Claim**

You can file a claim for any prepaid and non-refundable costs you have made towards your trip. If your claim is approved, you may be reimbursed up to the amount you insured on your policy. If you have insured the full trip cost, but have only paid for a portion of the trip, you can only be reimbursed for expenses you have lost.

When filing a Trip Cancellation claim, contact our claims department and decide if you want to cancel all of your travel arrangements, including flights, hotels, cruises, or tours, and obtain documentation for all cancellations. You will then need to provide supporting documentation in order to validate your claim.

For most cancellation claims, supporting documentation will include proof of your original purchase, proof of cancellation, and proof of the reason for cancellation.

- Proof of purchase may include receipts, email confirmation, e-ticket, or credit card statement showing your original purchase, including the date of your original purchase and how much you paid
- Proof of cancellation may include a notice from your travel supplier — such as an airline, cruise, hotel, or tour — showing the date you canceled and whether any refunds were provided
- Proof of the reason for cancellation could include documentation of a delay or cancellation of a common carrier, physician statement, or other documented proof related to your reason for canceling

If you are canceling for medical reasons, you may need to provide additional supporting documentation, such as medical reports related to medical stability or pre-existing conditions.

### **Trip Interruption Claim**

Trip Interruption is designed to provide coverage for unused, prepaid travel if you miss a portion of your trip or need to end your trip early for a covered reason. Trip Interruption can also reimburse the additional cost of transportation to return home early.

When filing a Trip Interruption claim, contact our claims department and decide if you want to cancel all remaining travel arrangements, including original return flight or cruise, remaining hotel stays, or unused tours or excursions. Be sure to retain documentation for all cancellations, as we will need this supporting documentation to validate your claim.

For most Trip Interruption claims, supporting documentation will include proof of your original purchase, proof that you canceled the remainder of your trip, and proof of the reason you interrupted your trip.

- Proof of your original purchase could include receipts, email confirmation, e-ticket, or credit card statement showing your original purchase and how much you paid
- Proof that you canceled the remainder of your trip could include cancellation notices from your travel suppliers — such as your hotel, airline, tour, or cruise — including the date you canceled and whether any refunds were provided
- Proof of the reason you interrupted your trip could include a doctor's note, police report, or other documented proof related to your reason for ending your trip early

If you are also claiming for additional transportation expenses, receipts for those expenses may also be required. If you interrupted your trip for medical reasons, we may require documentation other than a doctor's note, such as medical records or a medical authorization form, regarding medical stability or pre-existing conditions.

### **Travel Delay Claim**

Travel Delay can provide coverage for extra expenses like meals and accommodations during a delay. Travel Delay becomes effective after your common carrier, such as an airline or cruise line, is delayed for more than 6-12 hours, depending on your policy's requirements.

When filing a Travel Delay claim, contact our claims department as soon as reasonably possible. You will need to fill out a claim form and submit supporting documentation for our claims department to validate your claim.

After you report your Travel Delay claim, we will let you know what supporting documentation we need to process your claim. Supporting documentation for a Travel Delay claim may include:

- Your original and updated itineraries
- A statement from your common carrier, such as an airline or cruise, confirming your delay, including how long you were delayed and the reason for the delay

- Receipts for additional expenses, such as meals or accommodation

### **Baggage Delay Claim**

Baggage Delay provides reimbursement for the purchase of necessary items like clothing and toiletries when your baggage is delayed for more than 24 hours. When filing a Baggage Delay claim, contact our claims department as soon as reasonably possible. After you report your claim, we will let you know what supporting documentation we need to process your claim. Supporting documentation may include:

- Property irregularity report from the airline showing your baggage was delayed
- Confirmation of when you received your delayed luggage to verify length of delay
- Receipts for additional expenses incurred during the delay

### **Baggage or Personal Items Loss Claim**

Baggage and Personal Items Loss is designed to provide coverage, up to the maximum listed on your policy, for loss, theft, or damage of baggage and personal items. Once you report a claim, we will detail what supporting documentation they need to process your claim. Supporting documentation may include:

- Property or irregularity report from the airline showing your baggage was lost
- Receipts for lost items or a description of the items and estimated value
- Police report in the case of stolen items

### **Claim Documentation**

Supporting documentation helps to confirm that you were eligible to be covered, and that you suffered a financial loss. Documentation may include, but is not limited to, a medical report, physician statement, cancellation confirmation, receipt, credit card statement, or itinerary. Contact Tin Leg's claims department as soon as reasonably possible to report a claim and find out what documentation will be required in your situation.

### **Claim Processing**

The time it takes to process a claim will depend on how long it takes for our claims team to get all of the necessary documentation. Most claims are completed within 15 business days. Once documentation is received, we will contact you at least once every 5 business days with any update.

### **Claim Reimbursements**

Once you complete the claim process and your claim has been approved, you will receive reimbursement via check or alternate method as agreed upon by you and our claims department. The reimbursement will be made out to the primary traveler on the policy.

### **Pays to Read**

If you've read this far, then you are one of the very few Tin Leg customers to review all of their policy documentation. Here at Squaremouth, the parent company of Tin Leg, we estimate that less than 1% of travelers that purchase a travel insurance policy actually read all of their policy information - and we're working to change that.

We want to make sure our customers have the best experience possible when it comes to their trip coverage, and part of that is making sure they fully understand the details of the policy that they purchase. While our customer service team is always available to answer coverage questions, the best way for our customers to fully understand what is and isn't covered on a policy is by reading through their policy documentation in its entirety.

In an effort to highlight the importance of reviewing policy documents, we launched Pays to Read, a contest that rewards the individual who reads their policy information from start to finish. If you are reading this within the contest period, February 11th, 2019 through January 31, 2020, and are the first to contact us, you may be awarded the Pays to Read contest Grand Prize of ten thousand dollars.

It really does pay to read! To claim the Grand Prize, please email [xxxxxxxx@squaremouth.com](mailto:xxxxxxxx@squaremouth.com) immediately with your name and preferred phone number and a member of our team will contact you within one business day. Prize can only be claimed by email.

The Pays to Read contest is open only to legal residents of the forty-seven (47) contiguous United States and the District of Columbia. Residents of Rhode Island, Alaska, Hawaii or Puerto Rico are not eligible for contest participation and Grand Prize receipt.

### **About Tin Leg**

Tin Leg was founded in 2014 by the travel insurance industry experts at Squaremouth. Its products are designed to provide travelers with comprehensive coverage, including in-demand Trip Cancellation benefits and Emergency Medical and Medical Evacuation coverage.

In 2018, Tin Leg was named the best travel insurance for seniors by Forbes for its high medical benefits and competitive prices. Tin Leg's award-winning customer service department, dedicated 24-hour emergency support, and revolutionary claims process have established the company as a trusted leader in the travel insurance industry.

### **About Squaremouth**

Using our comparison engine and over 67,000 customer reviews, travelers can search, compare and purchase travel insurance online. All policies purchased through Squaremouth come with our Zero Complaint Guarantee.

Established in 2003, Squaremouth has grown to \$29 million in annual sales in 2018. The multi-award winning company has been internationally recognized as one of the best customer service teams and one of the best places to work.

Squaremouth is headquartered in St. Petersburg, Florida, with offices in Fort Wayne, Indiana.