

Travel Insurance Policy

I-48

Optimist International provides 24 hour travel insurance and blanket medical expense for the following while on the business of Optimist International, according to the following classification and limits:

<u>Class I</u>	<u>Principal Sum</u>	<u>Medical</u>
The President and spouse	\$200,000	\$10,000 *
<u>Class II</u>	\$100,000	\$10,000 *

International Board of Directors and spouses (except President and spouse who are covered under Class I), Official Representatives or alternates to district meetings and spouses, salaried staff directors, salaried secretaries and other salaried employees when traveling on Optimist business; non-salaried employees when traveling on Optimist business; employees assigned to duties at International Convention, Volunteer Field Representatives, Optimist International Foundation Special Representatives or alternates, District chairs attending International seminars, Optimist International Foundation Board of Directors and spouses, Optimist International Foundation of Canada Board of Directors and spouses, Optimist International Foundation Committee members and spouses, Past International Presidents and spouses, Optimist International committee members and spouses, special consultants and spouses, District Governors-Elect and spouses, Optimist International Ambassadors and spouses, District Governors and spouses, International Vice Presidents and spouses, International Vice-Presidents-Elect and spouses, Certified Club Builders, Certified Trainers, and International JOI Officers and Board members.

For Class II insureds who have attained age 70, the Maximum Amount of Benefits with respect to all Benefits other than Medical Benefits shown above shall be reduced to the following:

Upon attainment of age 70 through age 74	70%
Upon attainment of age 75 through age 79	45%
Upon attainment of age 80 through age 84	30%
Upon attainment of age 85 and thereafter	15%

A copy of this policy will be sent to all applicable individuals.

* Medical expense benefits payable under this policy shall be reduced by any amount(s) paid or payable to or on behalf of an insured under any: group, franchise, Blue Cross, Blue Shield, or other insurance or prepayment plan or policy arranged through any employer, union, trustee or association, or by a plan or policy under any federal, state or provincial law. Any amount paid or payable in accordance with the preceding may be utilized to satisfy the deductible amount.

(Nov 1958; Dec 1965; Oct 1971; Jun 1980; Dec 1983; Jun 1985; Jun 1988; Dec 1993; Dec 1995; Dec 1996; Mar 2004; Dec 2004; Dec 2021)