Dear Member,

Welcome! Your benefits start today. With your benefits accessible 24-hours a day every day of the year you can feel confident that you have the financial protection you need when you need it most.

In spite of your best efforts to prevent them, accidents --- serious ones --- can and do happen every day. If a serious accident does occur, your primary concern should be recovering from the injury... and not from the financial loss such an accident can cause you. That's why Nation Safe Drivers endorses an accident plan that can help provide you and your loved ones with financial peace of mind against the risk of covered auto related accidents.

Your acceptance is guaranteed. Please take a moment to familiarize yourself with your benefits by reading the details of your coverage. Though we hope you never need these benefits the reality is millions of people do end up in situations where they could greatly benefit from the protection we offer.

Sincerely, Nation Safe Drivers

**As a Member of NSD, you also receive these fantastic benefits:**

**TRAVEL** Please visit [www.preferredmembers.com](http://www.preferredmembers.com) for access to Travel and Theme Park discounts. You will be able to access online travel reservation discounts for hotels, airfare, and car rentals. Package discounts available. We have partnered with hotels.com to guarantee our members the lowest pricing available at hotels by visiting [www.preferredmembers.com](http://www.preferredmembers.com). Members booking their hotels through our portal may send in completed hotel stays for 1 or 2 nights to NSD for 5% cash back on their stay. When on the road, or traveling away from home, access your hotel discounts by calling 1-800-916-1439.

**AUTOMOTIVE DISCOUNTS** Save hundreds of dollars per year on automotive services at thousand of locations nationwide. Please visit [www.preferredmembers.com](http://www.preferredmembers.com) and select Rewards Mall to save on routine maintenance, paint work, auto parts, and more.

**RENT-A-CAR DISCOUNTS**
- National Car Rental (1-877-222-9058) ID#XZ41148 PIN# NSD
- Thrifty Car Rental (1-800 367-2277) ID#3031352
- AVIS (1-800-331-1212) A WD#A619900
- Enterprise (1-800-736-8222) ID#XZ41148 PIN# NSD
- Budget (1-800-772-3773) BCD# Z656300

**THEFT REWARD/HIT & RUN PROTECTION** Give your car protection 24 hours a day, 365 days a year. This offers a reward up to the covered amount for information leading to the arrest and conviction of anyone responsible for hit & run damage to your car, as well as anyone stealing your car. Reward will be paid to anyone other than Member or Member's family on file with the police.

**LOST LUGGAGE PROTECTION**

If your baggage is lost by a transportation carrier, follow carefully the Lost Baggage Claim Procedure which is customary with the carrier involved. If you are not satisfied with the results, notify us in writing, supplying a copy of your claim check and claim form. We will endeavor to follow up on your claim to assure a fair settlement.

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**Travel Club**

**AD&D**

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**Benefit Chart**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Benefit Chart</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal AD&amp;D Sum/Accidental</td>
<td>309</td>
</tr>
<tr>
<td>Loss of Life and Dismemberment</td>
<td>$5,000</td>
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<tr>
<td>Theft Reward</td>
<td>$225</td>
</tr>
<tr>
<td>Hit &amp; Run Protection</td>
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<tr>
<td>Lost Luggage Protection</td>
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<td>Travel Discounts</td>
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<tr>
<td>Rental Car Discounts</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>Hotel Discounts</td>
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</tr>
</tbody>
</table>

**SUMMARY OF COVERAGE**

The important aspects of this Plan are summarized below.

**PLAN NUMBER 1**

This plan will cover injury to Eligible Participants while driving or riding in a Private Passenger Automobile involved in an Automobile Accident or while riding as a passenger in or on, boarding or alighting from, any Common Carrier operated under a license for the transportation of a fare-paying passenger while traveling as a passenger.

**DEFINITIONS**

**Automobile Accident** shall mean a collision/accident between one or more vehicles and/or a stationary object, a collision or accident involving one motor vehicle, but does not include injury from a firearm, knife or any other lethal instrument.

**Common Carrier** shall mean any scheduled airline, land or water conveyance licenses for transportation of passengers for hire. For Common Carrier, the Insured must be traveling as a passenger, not serving as a member of the crew or learning to operate such aircraft.

**Eligible Participant** shall mean all active registered dues paying Members on file with Nation Safe Drivers (NSD) who are in good standing and for whom premium has been paid.

**Intoxicated** will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs.

**Private Passenger Automobile** shall mean a four-wheeled land motor vehicle used for pleasure driving, including a pickup truck, camper, van, or motor home (vehicles designed mainly for use off public roads are not included).

**DESCRIPTION OF BENEFITS**

The member may purchase an Accidental Death and Dismemberment Principal Sum in $1,000.00 increments, subject to a minimum of $1,000.00 and a maximum of $50,000.00. The maximum amount of benefits shall be shown on the member's enrollment form.

**ACCIDENTAL DEATH AND DISMEMBERMENT** – If the Insured's injury results in any of the following losses within 365 days after the date of accident, we will pay the sum shown opposite the loss.

- Loss of Life
- Loss of both Hands or both Feet or sight of both Eyes
- Loss of one Hand and one Foot
- Loss of one Hand or one Foot and sight of one Eye
- Loss of Speech and Hearing
- Loss of one Hand or one Foot or sight of one Eye
- One-Half The Principal Sum
- Loss of Thumb and Index Finger of the Same Hand
- One-Quarter The Principal Sum

Loss of a hand or a foot means complete severance through or above the wrist or ankle joint. Loss of Sight means the total permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of speech means the total permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears which cannot be corrected by
any means. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). "Severance" means the complete separation and dismemberment of the part from the body. We will not pay more than the Principal Sum for all losses due to the same accident.

1. CLAIMS: If a loss should occur, please contact National Adjustment Bureau; 800 Yamato Road, Suite 100; Boca Raton, FL 33431 and/or #866684-9327.

2. NOTICE OF CLAIM: Written notice of a claim must be given to National Adjustment Bureau within 20 days after a loss occurs or begins. The notice must include your name, the name of the "named member", the date of loss, and the member number. It should be sent to National Adjustment Bureau; 800 Yamato Road, Suite 100; Boca Raton, FL 33431.

3. CLAIM FORMS: Once we receive notice of a claim, we will provide claim forms. You can also obtain claim forms at www.nationsafe.com. The written proof of loss requirement will be met by you or the beneficiary by sending us written proof as described below.

4. WRITTEN PROOF OF LOSS: Proof of loss must describe the incident, extent and the type and date of loss. For death claims, proof of loss must include a certified copy of the death certificate, autopsy report (if performed), coroner, medical examiner and/or justice of the peace reports, police motor vehicle accident report, police incident report, fire department incident reports, or any other documentation that we reasonably request. Written proof of loss must be sent to us at the address shown above. If the claim is for a continuing loss for which we make periodic payments, the claimant must give us written proof of loss within 60 days after the end of each period that benefits become payable. For any other loss, written proof must be given to us within 60 days after the date of loss.

5. PAYMENT OF CLAIMS: We will pay any benefits due for payable claims within 60 days from the receipt of written proof of loss and any additional documents/paperwork requested/required. Benefits that provide for periodic payment will be paid monthly.

6. LEGAL ACTIONS: No legal action may be brought until there has been full compliance by the "named member" or his/her legal representative with the terms and conditions of this membership. In no case can any action be taken to recover on this membership within 60 days after written proof of loss has been given. No such action may be brought after one year from the time written proof of loss is required to be given.

7. BENEFICIARY DESIGNATION AND CHANGE: The "named member" may choose one or more beneficiaries. Forms may be requested for this purpose. Such forms shall be filed with the holder of the beneficiary records, National Adjustment Bureau. You may change beneficiaries at any time. The beneficiary's consent is not required unless an irrevocable beneficiary has been named. The change will be effective only upon receipt by NAB (the holder) and it will take effect on the date you sign it. Any payment made by us in good faith prior to our receipt of any beneficiary change will end our liability to the extent of such payment. In the event that no beneficiary has been named, payment of death benefits will be issued to the decedent’s estate.

EXCLUSIONS AND LIMITATIONS:
Benefits will not be paid for an Eligible Person's loss which:
1. Is caused by or results from the Eligible Person's own:
   (a) Intentionally self inflicted Injury, suicide or any attempt thereat; (b) Voluntary self-administration of any drug or chemical substance not prescribed by or taken in accordance with the directions of a doctor (accidental ingestion of a poisonous substance is not excluded); (c) commission or attempt to commit a felony; (d) Participation in a riot or insurrection; (e) Driving under the influence of a controlled substance unless administered on the advice of a doctor; or (f) Driving while Intoxicated;

2. Is caused by or results from:
   (a) The Eligible Person being Intoxicated; or (b) Any narcotic, drug, poison, gas or fumes voluntarily taken, administered, absorbed or inhaled, unless prescribed by a doctor; (c) Declared, undeclared war or act of war; (d) Injury sustained while in the service of the armed forces of any country. When the Eligible Person enters the armed forces of any country, we will refund the unearned pro rata premium upon request; (e) Aviation except as specifically provided in this Policy; (f) Sickness, disease, bodily, mental infirmity, medical or surgical treatment thereof, bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily Injury or accidental food poisoning;

3. Travel in or upon:
   (a) A snowmobile; (b) Any two, three or four wheeled All-Terrain Vehicle (ATV); (c) Any off-road motorized vehicle not requiring licensing as a motor vehicle;

4. Any Accident where the Eligible Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;

5. Any Sickness, except infection which occurs directly from an accidental cut, wound, diagnostic tests/ treatment or ingestion of contaminated food;

LOSS RESULTING FROM INJURIES THAT OCCURRED BEFORE COVERAGE IS IN FORCE IS NOT COVERED.

This description of Travel Club Benefits is intended to describe the benefits issued to Nation Safe Drivers. Nation Safe Drivers maintains insurance coverage for these benefits. The benefits shown herein may be changed or cancelled in accordance with the provisions of Nation Safe Drivers' insurance policy. This may be done as a result of 1) a change of eligibility of Nation Safe Drivers; or 2) amendment or termination of the policy. A COPY OF NATION SAFE DRIVER’S INSURANCE POLICY WILL BE MAILED TO THE "NAMED MEMBER" UPON RECEIPT OF WRITTEN REQUEST. MSD Travel Program fully insured by United States Fire Insurance Company and said insured may be contacted through its agent Nation Safe Drivers, 800 Yamato Road, Suite 100, Boca Raton, FL 33431; 561-226-3600.