



CHAPERONE / FACULTY LEADER REPLACEMENT RIDER

Attaching to and forming part of the Patriot Exchange Program Certificate of Insurance shown in the Declaration and the Master Policy, in consideration of additional Premium, and subject to all other 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, they are 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 their 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 their 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.