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October 9, 2012

The Ocean Odyssey LLC
Attn: Members

Re: Mandatory International Travel Medical Insurance for All Members/Guests/Passengers
Group Number: TRA12-121009-01TM

Dear Members:

My agency is pleased to offer a customized International Travel Medical Insurance plan designed specifically for the members and guests of The Ocean Odyssey LLC. This group plan was customized by Seven Corners, Inc., and is underwritten by Tramount Insurance Company Limited. All members and guests are required to purchase this mandatory coverage prior to boarding the boat and should be purchased at least a week prior to your departure.

This coverage should not replace your normal health insurance plan. This plan will provide international travel medical coverage while traveling abroad up to \$1,000,000 (age 80+, maximum of \$15,000). Please note there is a \$20,000 max for a sudden recurrence of a pre-existing condition. The policy has been customized to cover certain hazardous sports such as kite surfing, kite boarding, and paragliding up to a \$250,000 policy period maximum. The policy also pays up to \$250,000 for emergency medical evacuation to the closest available care facility in the closest metropolitan city. I have attached a summary of benefits. Please be sure to review the full policy once you receive it to fully understand the benefits, exclusions, and what to do in the event of a claim.

This plan also includes loss of baggage up to \$500 and trip interruption coverage up to \$5,000. Please keep in mind that trip interruption coverage will NOT cover the cost of your membership and/or annual dues with Offshore Odysseys. However, it will provide coverage for the costs of flights and hotels if your trip is interrupted for covered reasons AFTER your departure. So when calculating the number of days, be sure to include your entire trip not just the time spent on the boat.

Trip cancellation coverage is NOT included on this plan and should be purchased separately through your travel agent or in your home country. Trip cancellation coverage covers costs associated with having to cancel your trip for covered reasons PRIOR to your departure. Trip cancellation coverage is not mandatory but is highly recommended.

Members will be able to apply for and pay for their coverage online through the following customized UR for our group: https://www.sevencorners.com/insurance/custom?tracking_code=OceanOdyssey. This link will also be posted on the Offshore Odysseys website (<http://offshoreodysseys.com>) and will include important contact information that you will be access anytime.

When purchasing coverage, **please remember to cover the complete duration of your trip** not just the time spent on the boat. We have been able to negotiate a group rate resulting in very competitive premiums for everyone. Please see the premium chart below which will provide the daily rate for your specific age band:

0 to 29	\$ 1.80/day
30 to 39	\$ 2.37/day
40 to 49	\$ 3.11/day
50 to 59	\$ 4.82/day
60 to 64	\$ 6.86/day
65 to 69	\$ 7.06/day
70 to 79	\$11.35/day

You will be able to apply for the plan and pay the premium online with a check or credit card. Once coverage has been purchased, you will receive an email confirmation including a Virtual ID card and a PDF link to the Program Summary and Claim Form, which can be printed at any time. I have attached a summary of benefits in the meantime.

If you have any questions, please free to call me during my normal business hours from 9 am to 5 pm PST, Monday through Friday.

Sincerely,



Kimberly Wilkens
Agency Owner

Schedule of Benefits

All coverages and plan costs listed in this Evidence of Benefits are in U.S. Dollar amounts.

Medical Maximums	\$1,000,000 (age 80+, maximum limited to \$15,000). Medical Maximum is per person per Period of Coverage.
Deductible	\$250, Deductible is per person per Period of Coverage.
Coinsurance	Individuals traveling outside the U.S. After You pay the Deductible, the plan pays 100% to the selected Medical Maximum. Individuals traveling inside the U.S. After You pay the Deductible, the plan pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Medical Maximum.
Hospital Indemnity	\$150 per night, up to a maximum of 30 days (Applicable to Individuals traveling outside the U.S. and Canada only)
Dental (Accident Coverage)	To a maximum of \$500
Dental (Sudden Relief of Pain)	To a maximum of \$250 (Applicable to Individuals traveling outside the U.S. and Canada only)
Emergency Medical Evacuation/Repatriation	\$250,000 (in addition to the Medical Maximum)
Return of Mortal Remains	\$50,000
Return of Minor Child(ren)	\$50,000
Emergency Reunion	\$50,000
Local Ambulance Benefit	\$5,000
Accidental Death & Dismemberment (AD&D)	\$50,000 principal sum for Insured
Loss of Baggage	\$500
Interruption of Trip	\$5,000
Home Country Coverage	<i>Incidental Trips to The Home Country:</i> Up to \$50,000 <i>Extension of Benefits:</i> Up to \$5,000
Hospital Room & Board	Usual, reasonable and customary to the selected Medical Maximum
Intensive Care	Usual, reasonable and customary to the selected Medical Maximum
Outpatient Medical Expenses	Usual, reasonable and customary to the selected Medical Maximum
Unexpected Recurrence of a Pre-existing Conditions	Up to \$20,000. (Age 65+, up to \$2,500). This benefit is payable to U.S. citizens when traveling outside the United States and Canada.
Benefit Period	180 Days
Hazardous Sports Coverage	To cover motorcycle/motor scooter riding (whether as a driver or passenger), hang gliding, parachuting (including paragliding), bungee jumping, kite surfing, waterskiing, snow skiing, snowmobiling, snowboarding and spelunking up to a \$250,000 Policy Period maximum

The Ocean Odyssey LLC
Offshore Odysseys

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