SPECIAL ENDORSEMENT PERTAINING TO THE ULTIMATE EXPLORER PACKAGE – MOTOR – SECTION 1

ULTIMATE EXPLORER

1) SUM INSURED

Minimum sum insured R150 000. Maximum sum insured R800 000 (unless otherwise agreed by Us and stated on the Schedule)

2) TERRITORIAL LIMITS

Territorial Limits: We will not be liable for any accident, injury, loss, damage and/or liability caused sustained or incurred outside the Republic of South Africa, Namibia, Angola, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi, Mozambique, Zambia, Tanzania, Kenya and Uganda.

3) THEFT OF PURCHASES/PORTABLE DVD PLAYERS/GPS UNITS/RECOVERY EQUIPMENT

Theft of: Purchases, portable DVD players, GPS units, recovery equipment (including damaged whilst in use), is covered up to a maximum indemnity of R3 000.00 per insured event. In the event of a claim for theft of purchases, You will have to produce satisfactory proof of the goods purchased (ie. Invoices, till slips etc.). Furthermore, relative to the items covered on this section, We will not be liable, unless there is visible evidence of forcible and violent entry into the insured Vehicle.

4) VEHICLE REPATRIATION COSTS FOLLOWING ACCIDENT OR BREAKDOWN BEYOND THE BORDERS OF THE REPUBLIC OF SOUTH AFRICA

We will at Our option pay for the repatriation of the insured Vehicle and the tow rig attached to the Vehicle, back to the Republic of South Africa, following accident or breakdown of the Vehicle, occurring beyond the borders of the Republic of South Africa, up to the amount of R50 000. This extension further includes the cost of:

(a) vehicle hire in the country beyond the borders of the Republic of South Africa, where the Vehicle accident or breakdown occurred, for a period not exceeding 3 days, and at a rental cost, not exceeding R1000 per day;

(b) repatriating You and other occupants in the Vehicle following accident, vehicle loss or breakdown, in the country beyond the borders of the Republic of South Africa, by way of a one way return flight for You and other occupants back to the Republic of South Africa, however always subject to the following stipulations:

(i) We will not be responsible to pay more than the repatriation limit of R50 000 following accident damage or breakdown for any one such occurrence, in respect of any one such trip beyond the borders of the Republic of South Africa;

(ii) You will be responsible for paying the up front costs of (a) and (b) of this extension and You will be reimbursed these costs on Your return to the Republic of South Africa, following the formal submission of a claim for these costs, together with the relevant substantiating documentation;

(iii) You will be responsible for an excess of R1 000 for any claim submitted under this extension.

5) **HOSPITALITY BEYOND THE BORDER OF THE REPUBLIC OF SOUTH AFRICA**

In the event Your Vehicle is involved in an accident or breaks down beyond the borders of the Republic of South Africa, We will reimburse You and the occupants of the Vehicle at the time of such accident or breakdown, the reasonable cost of temporary accommodation in the country outside the Republic of South Africa, however not exceeding R12000 per insured event.

However subject to the following stipulations:

(i) You will pay the up front costs, and will be reimbursed on Your return to the Republic of South Africa, following the formal submission of a claim, together with the relevant substantiating documentation.

(ii) You will be responsible for an excess of R250 for any claim submitted under this extension.

6) **VEHICLE'S KEYS, LOCKS AND ANTI THEFT SYSTEMS, INCLUDING REMOTE CONTROL DEVICES**

We will indemnify You for the cost of replacing locks and keys, including the remote alarm immobilizer controller, and as deemed necessary by Us, for the replacement of the alarm/immobilizer system or the reprogramming of the coded alarm/immobilizer system following the disappearance of any key or alarm/immobilizer controller or following damage to the Vehicle's locks in order to gain forced access into the Vehicle. Our liability shall not exceed R15 000 in respect of any one insured event. Your claim free group will not be adjusted, by a claim under this extension.

7) **MECHANICAL OR ELECTRICAL DERANGEMENT OF THE VEHICLE'S WINCHING EQUIPMENT**

We will indemnify You up to a maximum of R15 000 in the event of sudden and unforeseen mechanical and electrical breakdown, failure or breakage of the Vehicle's winching equipment in respect of any one such event. This extension however excludes breakdown, failure or breakage, associated to defective design, parts, repair or operation of the winching equipment beyond the stipulated load levels recommended by the Manufacturer or Supplier, or as a result of wear, tear or gradual deterioration of the equipments consumable parts or components or cable or coupling devices.

8) **VEHICLE AUDIO EQUIPMENT AND TWO WAY RADIO'S**

Loss of or damage to the Vehicle's audio equipment and/or two way radio's and associated damage to the Vehicle, as a direct result of theft or attempted theft is limited to a maximum indemnity of R15 000, unless the vehicle's audio equipment and/or two way radio's is more specifically insured under All Risks – SECTION 3.

9) **CAR HIRE FOLLOWING ACCIDENT DAMAGE TO OR WRITE OFF OF THE INSURED VEHICLE – Underwritten separately and independently (herein referred to as the Company)**

(This cover is totally excluded if the "Weekend Explorer" Package is elected. In terms of all other Packages available, You must elect to take this cover, and the cover and monthly premium must be stated in the Schedule) -

TERMS AND CONDITIONS

Maximum rental period following an insured event is 35 days. The maximum rental period may be reduced by the Company in the event of:

i) completion of repairs to accident damaged vehicle;
ii) settlement of claim in the event of a total loss;
iii) settlement of cash-in-lieu claim;

The Company will allow You, the use of a Group B rental vehicle in the sedan range solely at the Company's choice, or otherwise a 4x4 solely at the Company's choice (i.e Nissan X-Trail), if the latter option is selected and stated in the Schedule, following loss of or damage to the Vehicle hereby insured as result of accident damage or write off.

The rental vehicle will be sourced through the vehicle rental agent, of the Company's choice, or such other rental agent as may be appointed by the Company, from time to time, and will be supplied to You, subject to and without exception to or deviation to, the following terms and conditions of Company's selected car rental agent or such other rental agent's, specific rental agreement with the Insured which will be completed and acknowledged by You, at the time of taking delivery of the rental vehicle:

(a) A non refundable contract fee of R30.00 must be paid by You via credit card transaction, to the vehicle rental agent, at the time You take delivery of the rental vehicle.
(b) The rental agent's contract with You or a representative of Yours, allows only that person to drive the rental vehicle. In the likelihood that any other person or persons may drive the rental vehicle during the rental contract period You will be liable to pay an additional R150.00 to the rental agent for each additional person.
(c) In addition You will be required to pay by credit card transaction a refundable deposit of R1 000 in respect of a sedan vehicle or R2 000 in respect of a 4x4 type vehicle (if this option has been selected and stated in the Schedule), as security for the rental vehicle, and further to cater for

any fines or penalties for any traffic offences, issued whilst the rental vehicle is in Your custody or possession.

(d) Mileage travelled in the rental vehicle is restricted to 200 kms per day. Utilization of the vehicle in excess of this limit will be charged to You at a rate of R1.90 per kilometer.

(e) The terms of this extension is restricted solely to the supply of a rental vehicle in RSA, and under no circumstances will the rental vehicle be allowed to be removed beyond the borders of the Republic of South Africa, by You.

(f) At the rental agent's and at the Company's discretion a rental vehicle will be made available to You as soon as the Company has requisitioned the rental vehicle and within 24 hours of such requisition having been placed with the rental agent and/or whatever extended period it may take to source a rental vehicle dependant on availability.

VEHICLE HIRE FOLLOWING THEFT OR HIJACK (AUTOMATIC COVER)

The same terms and provisions of the previous Extension apply, however the vehicle rental period is reduced to 30 days. The provision of a rental vehicle following theft or hijack is subject to Us being satisfied with the claim for theft or hijack of the Insured Vehicle.

10) **PROTECTION AND REMOVAL**

If an insured loss or damage occurs, We will pay up to a maximum of R2500 for the protection and removal of the Vehicle to the nearest repairer.

11) **CARAVAN AND TRAILER REPATRIATION COSTS FOLLOWING ACCIDENT OR BREAKDOWN BEYOND THE BORDERS OF THE REPUBLIC OF SOUTH AFRICA (This cover only applies if the Insured does not have a Vehicle insured on the Policy)**

We will at Our option pay for the repatriation of the Towed Unit back to the Republic of South Africa, following accident or breakdown of the Towed Unit occurring beyond the borders of the Republic of South Africa, up to a maximum indemnity of R10 000.

VALUE ADDED PRODUCTS & SERVICES FOR

CROSS COUNTRY ULTIMATE POLICY

Administered by Cims South Africa (Pty) Ltd in conjunction with preferred specialist service providers in terms of contract number 02/2000/034. Hollard Insurance Company Limited (herein referred to as the Company) are in no way linked to this facility and are in no way responsible for participating in the delivery of services or payment of any benefits under the Value Added Products and Services Benefits as detailed below!

STANDARD TERMS & CONDITIONS OF MEMBERSHIP

1. TERMS & CONDITIONS

1.1 The benefits provided to all the Cross Country schemes are service related benefits and not insured benefits, with the exception of the Insured Benefit as detailed under 24Seven Personal Card Protection and International Personal Accident & Medical Expenses.

1.2 All benefits have to be delivered in the form of a service whereby the Policyholder has to contact the 24 hour Call Centre on the dedicated 0800 005 688 Toll Free Number in the 1st instance.

1.3 In the event that the Assistance Call Centre is NOT contacted in the 1st instance – any costs incurred by the Policyholder will be for the Policyholder's own account.

1.4 Ex-gratia requests will only be considered in the following instances:

1.4.1 In the event of a Medical Emergency, whereby a Policyholder was unconscious at the time of the Emergency and arrangements were made on his behalf. Proof of such will be required i.e. Ambulance Case Report / Hospital Admittance documents.

1.4.2 In the event that a Policyholder was unable to get through to the Assistance Call Centre, such requests must confirm from which telephone number the Policyholder dialed the 24 Hour Call Centre. The Call Center is able to trace such calls based on the number and will be able to verify such claim. If the Call Centre is unable to trace the call made at the time of the emergency, proof of such call will be required i.e. Cell Phone account etc.

1.4.3 In the event that a Policyholder has received an invoice incorrectly from the Service Provider, despite having followed correct procedure, such invoices can be forwarded to Cims. Cims will verify the case reference number with the applicable Call Centre accordingly and settle the invoice directly with the Service Provider.

2. DISCLAIMER

2.1 The Medical, Legal, Towing and Roadside assistance service providers appointed by the call centre are independent contractors. Although every effort is made to monitor the service providers, the responsibility for any loss, damage, defective workmanship, unforeseen, unexpected or unpredictable incidents that occur during the carrying out of any direct or indirect services to the member remains with the appointed service provider.

2.2 Please refer to detailed Terms and Conditions of all applicable Value Added Products and Services by either accessing our website on www.ccic.co.za, alternatively contact us on 0800 119 911 to forward you a copy of the Terms and Conditions.

3. SERVICES (Refer to No. 3.10 – International Personal Accident and Medical Expenses for extended territories – Suburban Package excluded)

3.1 MEDICAL ASSISTANCE HELPLINE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique (south of the 22 parallel line).

The Medical Assistance Helpline offers telephonic advice from doctors, ICU trained nursing sisters, paramedics or audio library 24 hours a day, 365 days a year without the patient having to leave home. The medical staff have access to a computerised and comprehensive medical information system. This ensures that the correct information is obtained and all the relevant options for advice and response are correctly assessed.

The computer generated protocols, sourced both internationally and locally, have been specially adapted and the medical staff work strictly within the parameters of these well defined guidelines.

The Medical Assistance Helpline includes, but not limited to:

- Essential medical advice and assistance via instant access to the medical information database;
- Fully computerised, extensive poison, emergency and drug databases;
- Step-by-step talking through an emergency or crisis situation eg on-line advice with regard to CPR;
- Medical advice with pre-trip and post-trip medications and precautions whilst travelling locally and internationally;
- Assistance with analysis of medical bills and medico-legal problems;
- Lifestyle advice e.g. Obesity, infant care, immunisation, epilepsy etc.

3.2 MEDICAL EMERGENCY EVACUATION SERVICE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique (south of the 22 parallel line).

- 24 Hour, 365 Days a Year Call Centre, manned by Medical doctors, ICU nursing sisters and paramedics;
- Evacuation by a fleet of vehicles e.g. helicopters, fixed wing aircraft, ambulances or rapid response vehicles. The aforementioned are all equipped to Advanced Life Support Level;
- Medical Referral - national database of medical doctors, medical facilities, pharmacies etc. are available to assist the member;
- Access to a Poisons Database;
- Monitoring and messaging on a regular basis;
- Assistance with accommodation and travel arrangements;
- Travel companion for stranded minors with medical supervision if needed;
- Dispatch of medical staff, equipment and medicines to remote areas as required;
- Repatriation of mortal remains within South Africa.

3.3 R5 000 NON-REFUNDABLE GUARANTEED HOSPITAL ADMISSION

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique (south of the 22 parallel line).

Guaranteed hospital admission, an automatic and further benefit of the Medical Emergency Ambulance / Evacuation Service, will allow you access to appropriate medical facilities, swift hospital admittance which, if denied or delayed, could result in death.

In case of an accidental, unforeseen, life threatening medical emergency resulting in hospitalisation, we will provide a non-refundable hospital admission guarantee for hospitalisation up to a maximum of R5 000 per beneficiary per annum.

3.4 TRAUMA ASSISTANCE HELPLINE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique (south of the 22 parallel line).

The Trauma Assistance Helpline offers a professional counselling service to members who find themselves victims of hi-jacking, child abuse, murder, robbery, rape, domestic violence, and general related trauma.

Trauma Assistance Helpline provides the member with an opportunity to telephone a qualified counsellor who has been trained to help people cope with such matters :

- Telephonic counselling for the individual or family member
- Should the Counsellor feel that telephonic advice and support is insufficient and the patient may require a more tangible service, the Counsellor will recommend and refer the patient to an appropriate Counsellor for face-to-face consultation.
- The “Face-to-face” service, not exceeding R5 000 per annum, per beneficiary will be provided. Please note that the face-to-face service provided, in addition to the telephonic advice and support, will always be at the Trauma Counsellor’s discretion and only available when referred by our Trauma Counsellors.

3.5 ROADSIDE ASSISTANCE

Territory : South Africa Only

We will provide you with the following services as a result of your involvement in a Roadside Emergency and we will pay up to a maximum of R5 000 per vehicle per annum:

Roadside Assistance:

We will arrange for assistance at the roadside and pay the call-out fee and 1 hour labour, where the cause of the problem is one of the following:

- **A Flat Tyre:** We will arrange and pay to have your spare tyre put onto your vehicle.
- **Flat Battery:** We will arrange and pay to have your vehicle started where possible.
- **Keys locked in vehicle:** If you are stranded as a result of your keys being locked inside your vehicle, we will telephonically assist you as best we can, providing you with possible service providers who might be able to assist you in retrieving your keys. Any costs incurred in this regard will be borne by you. In the event of you being unable to successfully retrieve your keys, we will arrange to tow your vehicle to the nearest approved dealer or competent repairer at our cost.
- **Run out of fuel:** We will provide you with the necessary means to getting fuel, however, the cost of the fuel is for your account.

Tow-In:

Where the cause of the problem is a mechanical or electrical breakdown, we will arrange and pay for the vehicle to be towed to the nearest approved dealer or competent repairer subject to the limit of the benefit.

Should the vehicle be involved in a motor vehicle accident, we will upon request, arrange for the towing of the vehicle to the nearest insurance approved panel beater, and Cross Country will be liable for any costs incurred while doing so.

Where the breakdown has occurred outside a 100 km radius of your normal place of residence:

- **Courtesy Transport:**

Where the vehicle needs to be towed to a repairer, we will arrange and pay for the occupants of the vehicle (up to a maximum of 6 people) to be transported to one nominated destination.

- **or Hotel Accommodation:**

Where the breakdown result in an overnight delay, we will arrange and pay towards hotel accommodation for one night for the occupants of the vehicle (up to a maximum of 6 people).

- **or Car Rental:**

If the circumstances of the problem entitle you to the hotel accommodation benefit but you would prefer to continue with your journey immediately, we will arrange and pay for a Group A or B rental car to enable you to reach your destination, subject to you owning a valid credit card and qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to 24 hour car rental charges; delivery and collection of the hire vehicle and the car must be surrendered on arrival at your destination.

Where an accident has occurred and car rental is required, please contact your Cross Country Insurance broker during office hours to make the necessary arrangements.

- **Transmission of Urgent Messages**

- **Vehicle Storage:**

If required due to overnight delay as a result of your vehicle's breakdown, we will arrange and pay for the safe storage of the vehicle.

3.6 ACCIDENT MANAGER

Territory : South Africa Only

All necessary arrangements such as towing of vehicles, dispatching of ambulances, notifying police, assisting with repairs and insurance claims will be managed on behalf of the driver.

Accident Manager is available to all vehicles as defined in the Cross Country Policy Wording involved in an accident within South Africa.

Accident Manager will :

- advise the driver to notify the SA Police and other necessary procedures to follow, eg. Record the collision; eye-witness details; third party contact and insurance details.
- immediately arrange for a reputable contracted tow truck operator to remove the vehicle and Cross Country will be responsible for payment.
- provide assistance by calling the Police or Traffic Authority should there be any injuries and immediately, if need be, despatch an ambulance.
- inform your family or employer of the accident and relay messages on request.
- assist as best as possible to resolve disputes with appointed contractors where loss or additional damage may have occurred while the vehicle was in the care or control of such contractors.

3.7 LEGAL ASSISTANCE HELPINE

Territory : South Africa, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique (south of the 22 parallel line).

The Legal Assistance Helpline will be manned by qualified and registered attorneys, equipped to provide the following assistance:

- Personal legal advice as to how one should handle legal proceedings;
- National network of attorneys providing advice on home, vehicle and personal issues;
- Quality telephonic information with regard to legal rights and how to enforce it ;
- Bail assistance;
- A consultation can be arranged with an attorney should the matter not be resolved by the Legal Advisor for which the first R10 000 will be paid per year with a R100 excess;
- Furnishing of standard wills;
- Assistance and documentation with "self help services" e.g. small claims court, unopposed divorces, registration of closed corporations, etc.
- Referrals to appropriate and approved legal practitioners;
- Providing the interpretation of legal options;
- Legal Advisory Panel of specialists, consisting of advocates, attorneys, legal academics and various consultants;
- Includes proformo documents.

3.8 TRAFFIC ASSIST

Territory : South Africa Only

Traffic Assist has established relationships with various traffic departments which ensure that clients receive a superior service. All Traffic Assist services are fully compliant with all relevant national, provincial and municipal laws.

- **Traffic Fine Information** - Traffic Assist provides clients with details of their outstanding traffic fines as issued by the various traffic authorities.
- **Traffic Fine payment Assistance** -We assist clients in settling fines by way of verifying photos and

fines, forwarding traffic court representations and a payment courier service

- **Driver Profiling** - By analysing a driver's traffic fine data, we are able to provide our clients with a detailed profile of a driver's driving habit

3.9 24SEVEN PERSONAL CARD PROTECTION

24SEVEN CARD PROTECTION IS UNDERWRITTEN BY ALLIANZ INSURANCE LIMITED. PLEASE REFER TO DETAILED POLICY WORDING ON OUR WEBSITE

ABOUT CARD PROTECTION
"We'll cancel your cards within minutes if they are lost or stolen."

You can register all your credit, debit, charge, ATM, club cards and other cards issued within South Africa, in one place. If your cards are lost or stolen, just call one number any time, any day. We'll immediately report the necessary information to card issuers who will cancel your cards and request replacement cards for you. We carry the risk from the time you call us.

The 24Seven Personal Card Protection registration form can either be downloaded directly from our website www.ccic.co.za, alternatively contact us on 0800 119 911 to forward you a registration form.

What is covered - CARDS
Following a cardholder's discovery of an incident, any loss for which the cardholder is legally responsible due to the unauthorised or fraudulent use of the registered cards. Cover will commence from the moment 24Seven Card Protection has been contacted directly by the Cardholder to cancel registered card(s) as a direct result of the loss or theft of registered card(s) for a maximum 24-hour period after notification.

After 24Seven Card Protection has been directly notified by the Cardholder, 24Seven Card Protection automatically assumes liability up to R4 000 per card per incident for any one loss report, for any unauthorised usage of the reported cards, which occurs during the 24 hours immediately after notification, up to a total of R20 000 in total for all incidents during any 12 month period.

What is not covered – CARDS

- A cardholder using a registered card in a way not authorised by the card issuer.
- Loss due to negligent use.
- Losses incurred if the incident is not reported with 24 hours of its discovery.

ABOUT CELL PHONE (SIM AND HANDSET) PROTECTION

- You need to register your cell phone SIM card and handset.
- If your cell phone is lost or stolen, just call one number any time, any day
- We'll report the necessary information to your network provider for immediate SIM card cancellation and will assist you with handset immobilisation.

ABOUT EMERGENCY SUPPORT WHEN TRAVELLING ABROAD
"Emergency cash delivered to you ensures you can continue and enjoy your holiday."

- You need to call us before your holiday to provide us with your airline ticket, visa, passport and travellers cheques numbers. Should you experience loss / theft of your cards abroad, call us – we'll even accept reverse charge calls and we will assist with replacing key documents i.e. visa and passports, cancelling travellers cheques.
- We'll provide an emergency cash advance, in the local currency within 24 hours, including providing assistance with / and an advance to replace airline tickets. You'll be required to reimburse 24SEVEN Card Protection for the emergency cash advance and airline tickets – only on your return.

What is covered – CASH ADVANCE
An emergency **cash advance** available only whilst stranded away from the policyholder's permanent country of residence (excluding Botswana, Lesotho, Swaziland, Namibia).

The cover – CASH ADVANCE

Up to R30 000 per incident. Limited to one request per incident, limited to 2 requests per any 12 month period.

What is covered - AIRLINE TICKETS

An emergency **advance** to pay for replacement **airline tickets u**p to R20 000 per incident. Limited to one request per incident and 2 requests per any 12 month period.

What is not covered – AIRLINE TICKETS

The cost of replacement tickets for travelling companions who are not cardholders or dependent children. The fees charged by the airline to re-issue tickets.

Territory :

24 Seven Card Protection	Cancellation of registered cards / SIM card if lost/stolen	South Africa and Worldwide
	Assistance with cancellation of cell phone handset if lost/stolen	
	Refundable Emergency Cash Advance / Emergency Advance for Replacement Airline Tickets	Worldwide
	Assistance with key document replacement if lost / stolen whilst traveling abroad	
	Assistance with cancelling traveller's cheques if lost / stolen	

3.10 INTERNATIONAL PERSONAL ACCIDENT & MEDICAL EXPENSES

INTERNATIONAL PERSONAL ACCIDENT AND MEDICAL IS UNDERWRITTEN BY REGENT INSURANCE COMPANY AND MANAGED BY ABELARD UNDERWRITING MANAGERS. PLEASE REFER TO DETAILED POLICY WORDING ON OUR WEBSITE.

International Personal Accident and Medical Expenses Insurance was developed to provide cover for the principal member, spouse and all dependent children under the age of 21 or (the driver of the vehicle plus all authorized occupants of the vehicle up to a maximum of 7 persons) for evacuation and hospitalisation expenses as a result of a life threatening emergency whilst travelling in Africa outside their country of residence.

The benefits include :

- Access to a 24 hour Call Centre manned by ICU trained nursing sisters and Paramedics and supervised by medical doctors;
- Worldwide evacuation using specialist medical personnel and fixed wing aircraft, equipped to intensive care levels as a result of a medical emergency comprising a "True Life Threat" as well as cover for worldwide hospitalisation expenses as a result of a medical emergency comprising a True Life Threat;

The total sum insured for hospitalisation expenses and evacuation is R1 000 000 per person per insured event

The member is responsible for the first R500 of each and every claim.

- Cash payout of up to R100 000 in the event of Accidental death or Accidental Permanent Total Disability;
- Maintaining contact with family members, personal doctor or employer;
- Telephonic advice on minor ailments;
- Medical referral to doctors, dentists etc wherever you are;
- Guaranteed hospital admission;
- Acceptance if you are under the age of 75 years and reside in South Africa;
- Maximum period of any one trip is 30 days. There is no limitation on the number of trips that a member can take.

IAN GEORGESON (SIGNATURE)