

# It's time to relax.

You've planned your dream vacation for months or even years and soon it will bring you memories of a lifetime. Unfortunately, you can't plan for the unanticipated.



Medical emergencies before or during your trip.



Sudden weather changes that cause delays or cancellations.



Loss of your luggage or important travel documents.



Airline or cruise line labor strikes.

That's why you need to protect your investment with tripinsurance.com travel protection. Our travel protection provides a comprehensive set of benefits backed by great customer service and affordable pricing.

This brochure provides a brief description of coverage provided by the policy. If there are inconsistencies, the policy will govern. Upon your purchase of coverage, an Evidence of Coverage and a Purchase Confirmation/Declaration will be sent to you outlining the conditions, limitations and exclusions applicable to the coverages that you have purchased. **For complete details, please refer to the Evidence of Coverage available at [www.tripinsurance.com](http://www.tripinsurance.com).**

# Ready to Purchase?

There are four easy ways to purchase tripinsurance.com travel protection:



**Contact your local travel agent**  
Your local authorized travel agent has been trained to answer questions and process your enrollment.



**Mail or Fax Enrollments**  
Mail or fax the attached enrollment form to complete your purchase.



**Buy online at tripinsurance.com**  
Visit our website for traveler resources, answers to common questions and our online booking system.



**Call us at 800-423-3632**  
Our friendly customer service agents are available 8:30am to 8:30pm ET to answer your questions.

## Policy Changes

You can upgrade coverage, report corrections or change your travel dates online, or by contacting us at 800-423-3632.

## Include the Agency ID

When completing your enrollment, be sure to enter the Agency ID found on the back of this brochure allowing your travel agent to have a record of your insurance policy.

## tripinsurance.com Basic Enrollment Form

### Agency Information

Agency ID (see back of brochure) \_\_\_\_\_ Travel Agent Name \_\_\_\_\_  
Agency Name \_\_\_\_\_

### Trip Details

Departure Date (MM/DD/YY) \_\_\_\_\_ Return Date (MM/DD/YY) \_\_\_\_\_  
Country of Destination \_\_\_\_\_ Airline / Cruiseline / Tour Operator \_\_\_\_\_

### Travelers to be Insured

Name (first and last)	Age	Trip Cost
Primary Traveler _____	_____	\$ _____
Traveler No. 2 _____	_____	\$ _____
Traveler No. 3 _____	_____	\$ _____
Traveler No. 4 _____	_____	\$ _____
Traveler No. 5 _____	_____	\$ _____
Traveler No. 6 _____	_____	\$ _____

### Premium Calculation (for trips up to 31 days)

	Plan Cost
Primary Traveler	\$ _____
Traveler No. 2	\$ _____
Traveler No. 3	\$ _____
Traveler No. 4	\$ _____
Traveler No. 5	\$ _____
Traveler No. 6	\$ _____

Processing Fee \$ 5.00

Total Premium \$ \_\_\_\_\_

### Contact Information

Primary Traveler Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_

### Purchase Confirmation

A Purchase Confirmation/Declaration will be mailed to the address above. If you would like to receive an additional copy by email or fax, please complete the following:

Fax to: \_\_\_\_\_  
 Email to: \_\_\_\_\_

### Traveling Companions

Enter the names of up to five traveling companions that are not insured by this policy. This information is required to process a trip cancellation or interruption claim that involves a traveling companion.

### Payment Options

Select a payment method.  Check  Visa  Amex  
Make checks payable to:  Mastercard  Discover  
**M.H. Ross Travel Insurance Services**

Credit Card Number \_\_\_\_\_ Exp. Date (MM/YY) \_\_\_\_\_  
Full Name (as it appears on credit card) \_\_\_\_\_ Card Verification # \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Colorado Residents:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department regulatory agencies.

**Kansas Residents:** Any person who knowingly present a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to civil fines and criminal penalties as determined by a court of law.

**Louisiana Residents:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Maryland and Oregon Residents:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

**New Mexico Residents:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**Oklahoma Residents: WARNING** Any person who knowingly, and with intent to injure, defraud, or deceive any Company, makes any claim for proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Tennessee Residents:** It is a crime to knowingly provide false or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines, and denial of coverage.

**Texas Residents:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement will be charged with insurance fraud.

**Washington DC Residents: WARNING** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Washington Residents:** It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

### Sign and Date

Signature \_\_\_\_\_ Date \_\_\_\_\_  
OREF \_\_\_\_\_ MHR-BAS-ENR-0408

Detach Here >



**Submit by Fax**  
Toll free at 888-424-8731  
Questions? Call 800-423-3632  
8:30am to 8:30pm ET



**Submit by Mail**  
M.H. Ross Travel Insurance Services  
16933 Parthenia Street  
Northridge, CA 91343

Will your medical insurance plan cover the high costs of an evacuation as a result of a medical emergency?

**Our travel protection insurance plan will.**

Will your credit card provide reimbursement if you have to cancel or interrupt your trip due to an injury or sickness?

**Our travel protection insurance plan will.**

Will your health insurance plan cover all your medical costs if something were to happen on your trip?

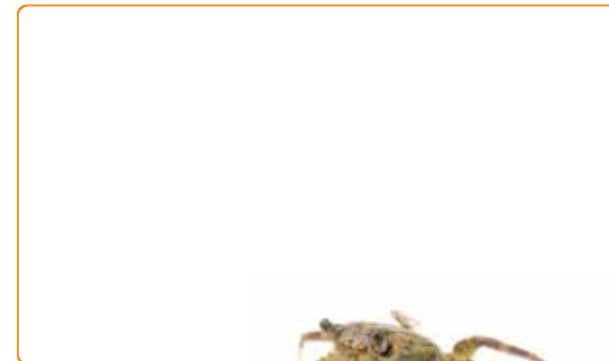
**Our travel protection insurance plan will.**

**Questions? Call 800-423-3632**

Customer Service is available 8:30am - 8:30pm ET



Your authorized tripinsurance.com travel agent is:



Marketed by M.H. Ross Travel Insurance Services, Inc.  
16933 Parthenia Street, Northridge, CA 91343  
CA License #0208389

Toll Free 800-423-3632

Fax 888-424-8731

To file a claim 888-584-6171

Underwritten by Old Republic Insurance Company  
133 Oakland Avenue, PO Box 789, Greensburg, PA 15601

Coverage is provided under Group Master Policy TA301207 form number ORTA-GP for all states unless otherwise noted. In LA, MN, MT, NC, NM, SD, TN, VA and WI under individual policy ORTA-IP. In CO, GA, ID, IN, KS, MD, NH, OR, PA, SC, TX, UT and WA under individual policies ORTA-IP-PC and ORTA-IP-AH.

MHR-BAS-DOC-NAT-0408



## BASIC TRAVEL PROTECTION

TRIP CANCELLATION/INTERRUPTION  
PRE-EXISTING CONDITIONS WAIVER  
EMERGENCY MEDICAL ASSISTANCE  
24/7 WeCARE TRAVELER SERVICES



ORTA-DC-B

MHR-BAS-DOC-NAT-0408



## Money Back Guarantee

If you are not satisfied for any reason, you may return your Evidence of Coverage and confirmation receipt to M.H. Ross Travel Insurance Services within 10 days after receipt, and your premium will be refunded, provided you have not already departed on your Trip or filed a claim. If returned, the coverage is void from the beginning. Premiums are nonrefundable after 10 days.



# Description of Benefits

Please see page 5 for Benefit Limits.

## Trip Cancellation

Protects your pre-paid trip costs in the event you have to cancel due to a covered reason such as a sickness, injury, terrorism, loss of passports or layoff to name a few. See page 6 for a summarized listing.

## Trip Interruption

Provides you with a reimbursement for the unused portions of your trip, plus the additional costs to return home, if your trip is interrupted for one of the covered reasons. See page 6 for a summarized listing.

## Trip Delay

Assists with additional expenses if you are delayed at least 6 hours due to a covered reason. In the event of a delay, you will be paid for additional expenses for hotels, meals, and transportation.

## Emergency Medical Benefits

Covers you if you become ill or are injured while traveling and need medical treatment. If necessary, we will evacuate you to the nearest qualified hospital and will then return you home when you're safe to travel.

## Baggage & Personal Effects

Includes reimbursements for damaged, lost or stolen baggage or personal belongings during your trip. Personal belongings include such things as loss of luggage, cell phone, jewelry, passport or travel visa.

## Baggage Delay

Covers reimbursements if your checked baggage is delayed 12 hours or more for the purchase of necessary personal items such as change of clothes and toiletries.

## WeCare Traveler Assistance

Provides you with a multilingual 24/7 help hotline in the event of an emergency while traveling such as an illness, accident, lost baggage or lost documents. WeCare also provides Concierge Services for help with booking restaurant reservations, events tickets and shopping.

# Buy Now for Extra Benefits

By purchasing your travel insurance **within 15 days** of making your initial trip deposit or payment you will receive the following extra benefits:

## Waiver of Pre-Existing Conditions

In the event of a Trip Cancellation, Trip Interruption or Emergency Medical Expenses caused by a pre-existing condition, the pre-existing exclusion will be waived. See page 8 for details.

## Financial Insolvency of Travel Supplier

If your Travel Supplier cannot provide your contracted services due to financial insolvency or bankruptcy, tripinsurance.com will reimburse you for any prepaid unused non-refundable trip costs along with any additional costs incurred to return you home if you have already left on your trip. See page 6 for details.

## Want More Benefits?

tripinsurance.com offers additional travel protection plans with more comprehensive benefits. For more information, contact your local authorized travel agent or call 800-423-3632.



# Rate Table

Use the following rate table to calculate the premium for your trip.

- Covers trips up to 31 days.
- For trips over \$15,000, contact your travel agent or call 800-423-3632.

Plan Cost (\$USD)						
Trip Cost Per Person	Up To Age 30	Age 31 To 55	Age 56 To 65	Age 66 To 75	Age 76 To 80	Age 81 & Over
Up to \$500	\$18	\$30	\$34	\$41	\$55	\$67
\$501 to \$1,000	\$30	\$39	\$52	\$75	\$111	\$135
\$1,001 to \$1,500	\$42	\$60	\$78	\$108	\$166	\$203
\$1,501 to \$2,000	\$56	\$74	\$95	\$147	\$222	\$271
\$2,001 to \$2,500	\$74	\$91	\$121	\$184	\$278	\$339
\$2,501 to \$3,000	\$86	\$108	\$148	\$223	\$334	\$407
\$3,001 to \$3,500	\$103	\$125	\$174	\$260	\$390	\$475
\$3,501 to \$4,000	\$117	\$143	\$200	\$293	\$445	\$543
\$4,001 to \$4,500	\$134	\$160	\$226	\$327	\$501	\$612
\$4,501 to \$5,000	\$146	\$177	\$252	\$369	\$557	\$680
\$5,001 to \$5,500	\$164	\$195	\$279	\$402	\$613	\$748
\$5,501 to \$6,000	\$181	\$212	\$305	\$444	\$669	\$816
\$6,001 to \$7,000	\$207	\$247	\$357	\$525	\$780	\$952
\$7,001 to \$8,000	\$242	\$281	\$410	\$601	\$892	\$1,088
\$8,001 to \$9,000	\$273	\$316	\$462	\$671	\$1,003	\$1,224
\$9,001 to \$10,000	\$302	\$350	\$515	\$752	\$1,115	\$1,360
\$10,001 to \$11,000	\$337	\$385	\$567	\$822	\$1,227	\$1,497
\$11,001 to \$12,000	\$368	\$420	\$619	\$903	\$1,338	\$1,633
\$12,001 to \$13,000	\$397	\$454	\$672	\$974	\$1,543	\$1,882
\$13,001 to \$14,000	\$428	\$489	\$724	\$1,049	\$1,654	\$2,018
\$14,001 to \$15,000	\$458	\$523	\$777	\$1,130	\$1,766	\$2,155

**NOTE:** If you insure an amount less than your total prepaid Trip Costs that are subject to cancellation penalties or restrictions, the maximum benefit for Pre-Departure Trip Cancellation and Post-Departure Trip Interruption will be limited to the amount of coverage you purchased.

# Benefit Limits

The following Plan Benefits are included in this plan. **Coverage must be purchased within 15 days of trip deposit to qualify for the "Extra Benefits" shown below.**

## Plan Benefits

Pre-Departure Trip Cancellation	Up to Trip Cost (\$15,000 Max.)
Post-Departure Trip Interruption	Up to Trip Cost
Trip Delay (6 Hours or More)	\$100/Day (\$500 Max.)
Emergency Medical Benefits	
Emergency Medical Expenses	\$25,000
Emergency Medical Evacuation & Repatriation	\$50,000
Baggage & Personal Effects	\$1,000
Baggage Delay (12 Hours or More)	\$250
WeCare Traveler Assistance and Concierge	Included

## Extra Benefits If Purchased Within 15 Days

Waiver of Pre-Existing Conditions
Bankruptcy or Financial Insolvency of Travel Supplier

## Additional Benefits are Available

Contact your local authorized travel agent or call 800-423-3632 for additional travel protection plans with more comprehensive benefits and extensive limits.



# Benefit Details

## Covered Trip Cancellation and Trip Interruption Unforeseen Reasons

For a complete list of covered reasons, please visit our website at [www.tripinsurance.com](http://www.tripinsurance.com).

- Sickness, injury or death of yourself, traveling companion, family member or business partner
- Bankruptcy or default of travel supplier (see below)
- Theft of passports/visas
- Terrorist incidents; quarantine; hijacking
- Traffic accident enroute
- Primary residence or destination uninhabitable by fire, burglary or natural disaster
- Quarantine, hospitalization or death of host at destination
- Jury duty, subpoena or court ordered appearance as a witness
- Job transfer of 250 miles or more
- Involuntary termination or layoff
- Common carrier delays of at least 24 hours due to inclement weather
- Arrival at destination delayed causing you to miss 50% or more of trip under trip delay reasons
- Inclement weather causing flight cancellation or delays
- Complete cessation of travel service for 24 hours caused by an organized labor strike
- Place of business made unsuitable due to fire, vandalism, burglary or natural disaster
- Being called to emergency service of government due to a natural disaster

## Bankruptcy or Default of Travel Supplier

You will be covered if your Travel Supplier does not provide the contracted services due to a total cessation or complete suspension of operations due to financial insolvency as long as:

1. You purchased this insurance within 15 days of the initial trip deposit/payment; and
2. The default is caused by a travel supplier other than the travel agency or organization from whom you purchased the travel arrangements; and
3. It occurs: more than 15 days following your policy effective date; or, after your scheduled departure date.

# WeCare Traveler Assistance

## 24/7 After Departure Travel Assistance & Concierge Services

With [tripinsurance.com](http://tripinsurance.com) travel protection, help is available around the world, 24 hours a day – 7 days a week, with our WeCare Traveler Assistance service. With WeCare, emergencies and last minute reservations are nothing more than a simple phone call.

- Referrals to local physicians, hospitals & other medical providers
- Monitoring your emergency medical condition
- Arrangements for emergency medical evacuation
- Multilingual interpretation services
- Emergency airline/hotel/car rental reservations
- Urgent messages to family, friends and businesses
- Arrangements for escort/return home of children
- Arrangement for visit to bedside by family or friend
- Arrangements for repatriation of remains
- Emergency cash advances\*
- Assistance in replacing lost or stolen travel documents or tickets
- Concierge Services\*\*
  - Dining information and reservations
  - Flower and gift delivery
  - Location information about news, weather and shopping
  - Sightseeing tours and tour guide information and reservations
  - Hotel, airline, car, rail and golf information and reservations

\* Reimbursement to the Assistance Company is your responsibility.

\*\* You are responsible for any related charges.

# Plan Details

## Special Restriction Notice

All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. Failure to do so will result in reduced benefits.

The policy contains limited health insurance benefits that apply during a covered trip. You may have coverage from other sources that already provides you with these benefits. You should review your existing policies. If you have any questions about your current coverage, call your insurer or health plan provider.

## Pre-existing Conditions Exclusion

The policy does not cover Trip Cancellation/Interruption and Emergency Medical Benefits losses or expenses if they result from a Pre-existing Condition.

## Pre-existing Conditions Waiver

The company will waive Pre-existing Conditions provided:

1. the insurance is purchased within 15 days of the initial covered trip payment;
2. you had not filed a claim with any insurer for Trip Cancellation/ Interruption due to a sickness or injury within 90 days prior to the purchase of the insurance; and
3. the condition is not excluded by the GENERAL EXCLUSIONS AND LIMITATIONS.

If You do not meet the above criteria, You will still be covered for Trip Cancellation/Interruption and Emergency Medical Benefits caused by reasons other than those related to the Pre-existing Condition.

**Pre-existing Condition** means a condition occurring during the 60 day period immediately prior to your effective date: for which medical advice, care or treatment was received or recommended by a physician regardless of whether or not a diagnosis was made; and, which produced symptoms or whose onset or manifestation occurred during such 60 day period. Such symptoms must have been significant enough to establish manifestation or onset by one of the following tests, which would have: caused an ordinarily prudent person to seek diagnosis or treatment; or, enabled a physician to diagnose such illness, disease, injury or other condition.

A Pre-existing Condition does not include any condition which is solely controlled through the taking of prescription medication and which has remained stable or controlled without any adjustment or change in the required prescription throughout the 60 day period immediately prior to your effective date.

A pregnancy that exists on the day before your effective date will be considered a Pre-Existing Condition.

(Definition above may differ in your state of residence. Please review your Evidence of Coverage or visit our website for complete details.)

## Eligibility

If you are a resident of the United States or Canada, you are eligible to purchase tripinsurance.com Basic.

### Effective Dates of Coverage

1. Trip Cancellation: Coverage shall take effect at 12:01 a.m. on the date stated on your Purchase Confirmation/Declarations.
2. All Coverages Other Than Trip Cancellation: Coverage shall take effect at 12:01 a.m. on: a) the date you start your covered trip; or b) your scheduled departure date, whichever is later.

### Termination Dates

3. Trip Cancellation: Coverage ends the earlier of: a) the point and time of departure on your scheduled departure date; or b) cancellation of your covered trip.
4. All Coverages Other Than Trip Cancellation: Coverage ends the earlier of: a) the point and time you return from your covered trip; or b) on your scheduled return date.

### Maximum Covered Trip Length

Coverage is available for any one covered trip up to a maximum duration of 31 days.

## Exclusion Statement

Some exclusions below may not apply or may differ in your state of residence. Please review your Evidence of Coverage or visit our website for complete details [www.tripinsurance.com](http://www.tripinsurance.com).

### General Exclusions and Limitations

Property and Casualty Benefits are Trip Cancellation, Trip Interruption, Trip Delay, Baggage and Personal Effects, Baggage Delay and Rental Vehicle Damage Protection. Accident and Health Benefits are Accidental Death and Dismemberment and Emergency Medical Benefits.

The Policy does not cover any loss caused by or resulting from: suicide, attempted suicide, or any intentionally self inflicted injury; war or act of war (whether declared or undeclared); service in the Armed Forces or units auxiliary thereto; aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; intoxication or under the influence of any medication or drugs, unless taken as prescribed by a physician; participation in a felony; participation in a riot or insurrection; mental or emotional disorders unless hospitalized for 3 or more consecutive days after your effective date; a condition for which you have received advice from a physician advising against travel 90 days prior to your effective date; any elective medical treatment; pregnancy except complications of pregnancy;

travel to or through a city or country of destination, as reflected in your travel itinerary, which is under a travel warning issued by the United States Department of State at the time this insurance is purchased and the loss or delay was a direct result of the incidents surrounding the travel warning, unless you are in the United States, its possessions or the countries of Canada and Mexico; riding, driving or participating in races, or speed or endurance contests; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment); participating as a member of a team in an organized sporting competition or as a professional in athletics; participating in skydiving, hang gliding, bungee cord jumping, deep sea diving or scuba diving (unless you hold an open water diving certificate or you are accompanied by a dive master and not diving deeper than 130 feet); a governmental regulation or prohibition (applies to Property and Casualty Benefits only); a diagnosed sickness from which no recovery is expected and for which only palliative treatment is provided and which carries a prognosis of death within 12 months of your effective date; or travel for the purpose of receiving medical care, medication or treatment (applies to Property and Casualty Benefits only).

### **Exclusions Applicable to Baggage and Personal Effects/Baggage Delay**

No coverage is provided for any lost, stolen, damaged or delayed Baggage and Personal Effects for which you have been reimbursed: by the common carrier, hotel or travel supplier, including any services rendered by such common carrier, hotel or travel supplier; or, as specified under any other insurance coverage you may have for the loss of or damage to property.

No coverage is provided for any loss or damage to: any animals; automobile and automobile equipment, aircraft, bicycles, except when checked as baggage with a common carrier, boats or other vehicles or conveyances, trailers, motors; household effects and furnishings, antiques and collector's items; perishable or consumable items, including any tobacco products; property used in trade, business or for the production of income; computer software, including any expenses incurred for the restoration of any lost or corrupted data; property shipped as freight or property shipped prior to your departure date; any baggage and personal effects determined to be contraband by customs officials or other authorities; or, the following personal items: a) sunglasses (prescription or non prescription), contact lenses; b) artificial teeth, dental bridges, hearing aids, prosthetic limbs, or prescribed medications; c) keys, money, credit cards, tickets and documents (except as coverage is otherwise specifically provided herein), stamps, securities; d) sporting equipment if the loss results from the use thereof; or, e) travel tickets for the covered trip, except for administrative fees required to reissue such tickets.

In addition, no coverage is provided for loss caused by or resulting from: theft from an unattended vehicle; defective materials or craftsmanship; normal wear and tear, gradual deterioration, inherent vice; electrical current, including electric arcing, that damages or destroys electrical devices or appliances; the mysterious disappearance of your baggage and personal effects; the confiscation, detention, requisition or destruction of your baggage and personal effects by customs or other authorities.

### **Maximum Limit of Liability For Other Than Emergency Medical Evacuation/Repatriation**

All limits are applied per trip. The company's maximum limit of liability resulting from the same occurrence will be \$10,000,000. If the loss for all Insureds from such an occurrence exceeds \$10,000,000, the company will pay each Insured that proportion of the benefits stated which \$10,000,000 bears to the total loss of all persons insured under all travel insurance in force with the company. The company will pay no more than \$500,000 per occurrence to or on account of any person insured.

### **Definitions**

Some definitions below may not be valid or may differ in your state of residence. Please review your Evidence of Coverage or visit our website for complete details [www.tripinsurance.com](http://www.tripinsurance.com).

**Family Member** means legal spouse or common-law spouse (where legal), legal guardian, legal ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), great-grandparent, grandchild, great-grandchild, aunt, uncle, niece, nephew or Key Person provided such Family Member resides in the United States, Canada or Mexico.

**Key Person** means 1) an employed caregiver of your legal dependent; or 2) a person to whom you are not married and with whom you have cohabited for 12 continuous months.



