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LIMITED LIABILITY COMPANY

TRAVEL INSURANCE SOLUTIONS, LLC

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ARTICLES OF ORGANIZATION OF TRAVEL INSURANCE SOLUTIONS, LLC

The undersigned hereby forms a limited liability company under the Florida Limited Liability Company Act and adopt as the Articles of Organization of such limited liability company the following:

- I. The name of the limited liability company is: TRAVEL INSURANCE SOLUTIONS, LLC, (the "Company").
- II. The period of its duration: Perpetual effective from the date of filing of these Articles of Organization with the Secretary of State of the State of Florida.
- III. The purpose for which the limited liability company is organized: The Company shall have unlimited power to engage in and do any lawful act concerning any or all lawful businesses for which limited liability companies may be organized according to the laws of the State of Fiorida, including all powers and purposes now and hereafter permitted by law to a limited liability company.
- IV. A. The mailing address of the principal place of business in Florida is: 1701 Ponce de Leon Boulevard, Coral Gables, Florida 33134.
- B. The name and address of the Company's initial Registered Agent is: Neale J. Poller, 550 Biltmore Way Suite 700, Coral Gables, Florida 33134.
- V. The total amount of the cash initially contributed to the company by the Member(s) is \$100.00. Additional contributions shall be made at such times and in such amounts as may be unanimously agreed by the Member(s) as provided in the Operating Agreement of the Company.
- VI. Additional Members may be admitted at such times and on such terms and conditions as the Member(s) may agree and as provided in the Operating Agreement of the Company.
- VII. The Company shall continue its business upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of a Member or occurrence of any other event which terminates the continued membership of a Member in the Company.
- VIII. Management of the Company is reserved to the Members. The name(s) and address(es) of the initial Member(s) is/are:

Keith St. Clair, 1701 Ponce de Leon Boulevard, Coral Gables, Florida 33134.

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IX. The Member(s) shall have the power to adopt, alter, amend or repeal regulations of the Company containing provisions for the regulation and management of the affairs of the Company.

The undersigned executed these Articles of Organization on the 7th day of May, 2003.

The undersigned, as an authorized representative for the Company, for the purpose of forming a limited liability company to do business within the State of Florida, does make and file these Articles of Organization, hereby declaring and certifying that the facts stated above are true and correct.

Neale J. Polier

The undersigned hereby accepts the foregoing designation as initial Registered Agent, is familiar with, accepts and agrees to comply with the provision of law applicable to such designation.

Neale J. Poller

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