

# DESCRIPTION OF COVERAGE

Policy No. 9427-9500421

## SCHEDULE OF COVERAGES AND SERVICES

## MAXIMUM BENEFIT UP TO (PER INSURED):



### PART A. TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation .....	Total Trip Cost
Trip Interruption .....	Total Trip Cost
Trip Delay .....	\$1,000
Missed Connection .....	\$1,000



### PART B. MEDICAL PROTECTION

Emergency Evacuation/Repatriation of Remains .....	\$25,000
Accident Medical Expense .....	\$10,000
Sickness Medical Expense .....	\$10,000



### PART C. BAGGAGE PROTECTION

Baggage/Personal Effects .....	\$1,500
Baggage Delay .....	\$500



### PART D. WORLDWIDE EMERGENCY ASSISTANCE (AIG Assist)

Emergency Cash Transfer Assistance .....	24 Hours
Medical Consultation & Monitoring .....	24 Hours
Emergency Legal Assistance .....	24 Hours
Emergency Medical & Dental Assistance .....	24 Hours
Lost Travel Documents Assistance .....	24 Hours
Emergency Medical Payment Assistance .....	24 Hours

*The benefits provided in this program are subject to certain restrictions and exclusions, including the Pre-Existing Condition exclusion (see Page 5). Please read this brochure in its entirety for a complete description of all coverage terms and conditions. **Note:** Words beginning with capital letters are defined in this text.*



## PART A. TRAVEL ARRANGEMENT PROTECTION

### **Trip Cancellation/Trip Interruption**

In the event You are prevented from taking Your Trip because: (a) You, a Traveling Companion, or an Immediate Family member suffers an Injury, Sickness, or death; or (b) You or Your Traveling Companion (i) is hijacked, quarantined, required to serve on a jury, or subpoenaed; (ii) has a home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster; or (iii) is directly involved in a documented traffic accident while en route to departure; or (c) a Travel Supplier is unable to deliver contracted Trip arrangements, which have been prepaid and prebooked, solely due to the Financial Insolvency of a Travel Supplier; the Insurer will pay benefits up to Your total Trip cost for:

**(a) Trip Cancellation** - non-refundable cancellation charges imposed by the Travel Supplier, and/or airfare cancellation charges for flights joining or departing Your Land/Sea Arrangements; or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a person booked to share accommodations with You cancels his/her Trip for a covered reason and You do not cancel.

**Special Conditions:** You must advise Your Travel Agency and BerkelyCare as soon as possible in the event of a claim. The Insurer will not pay benefits for any additional charges incurred that would not have been charged had You notified these parties as soon as reasonably possible.

**(b) Trip Interruption** - unused, non-refundable land or sea expenses prepaid to Your Travel Agency and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return home or rejoin the original Land/Sea Arrangements (limited to the cost of one-way economy airfare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets).

The Insurer will also pay benefits, up to \$100 per day, for reasonable additional accommodation and transportation expenses incurred to remain near a covered traveling Immediate Family member or Traveling Companion who is hospitalized during Your Trip.

In no event shall the amount reimbursed exceed the amount You prepaid for Your Trip.

**IMPORTANT:** You, Your Traveling Companion and Your Immediate Family member booked to travel with You must be medically capable of travel on the day You purchase the plan. The covered reason for cancellation or interruption of Your Trip must first occur after Your effective date of Trip Cancellation coverage. In all circumstances, coverage does not apply for Financial Insolvency if Financial Insolvency occurred, or a petition for bankruptcy protection was filed by the Travel Supplier, before Your effective date of coverage or a Financial Insolvency occurs within 7 days following Your effective date of coverage.

**Please Note:** Benefits will not be paid for expenses not refunded in the event of Your Travel Agency's insolvency.

**Trip Delay** - The Insurer will pay benefits for Covered Expenses, up to \$1,000, if Your Trip is delayed for 3 hours or more en route to or from Your Land/Sea Arrangements due to inclement weather, strike or other job action, or equipment failure of a Common Carrier; delays caused by a traffic accident en route to a departure in which You or Your Traveling Companion are not directly involved; lost or stolen passports, travel documents, or money; quarantine; hijacking; natural disaster; civil commotion or riot.

*Covered Expenses* include any prepaid, unused, non-refundable Land/Sea Arrangements, any reasonable additional expenses for meals and lodging, and the cost of a one-way economy airfare ticket to catch up to the Land/Sea Arrangements or return to the place of origin shown on the travel documents. This coverage is excess of any coverage provided by a Common Carrier or another party at no cost to You.

**Missed Connection** - The Insurer will pay benefits for Covered Expenses, up to \$1,000, if You miss Your Trip departure solely due to weather-related cancellation or delay (of 3 or more hours) of Your flight connections and You make alternate arrangements to catch up to the Trip in progress. *Covered Expenses* means additional transportation expenses incurred to join the Trip in progress, reasonable accommodation and meal expenses incurred en route to catch up to the Trip (up to \$200/day), and non-refundable Trip payments for the unused portion of Your Land/Sea Arrangements.



## **PART B. MEDICAL PROTECTION**

### **Emergency Evacuation/Repatriation of Remains**

The Insurer will pay benefits for Covered Expenses if an Injury or Sickness commencing during the Trip results in Your necessary Emergency Evacuation, which is verified and approved as necessary by the attending Physician and AIG Assist (see *Worldwide Emergency Assistance* section). The Insurer will also pay Repatriation of Remains benefits for Transportation to return Your body to Your point of origin in the event of Your death during Your Trip.

*Emergency Evacuation* means:

- a) Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; and/or
- b) after being treated at a local hospital, Your medical condition warrants Transportation to Your place of residence to obtain further medical treatment.

*Covered Expenses* means the reasonable and customary expenses for Transportation (using the most direct and economical route), medical services, and medical supplies necessarily

incurred in connection with Your Emergency Evacuation. Expenses for Special Transportation must be required by the standard regulations of the conveyance transporting You.

*Transportation* means any land, water, or air conveyance required to transport You during an Emergency Evacuation. *Special Transportation* includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles. The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of the Trip.

**Additional Covered Expenses:** If You are hospitalized for more than seven days following a covered Emergency Evacuation, the Insurer will pay: (a) to return Your accompanying dependent children under age 25 to their home, limited to the cost of one-way economy airfare, less the value of applied credit from an unused return travel ticket, with an attendant if necessary; and/or (b) up to the cost of round-trip economy airfare to bring a person chosen by You to and from Your bedside if You are alone. These expenses must be authorized in advance by AIG Assist.

*Repatriation of Remains* means the cost, according to airline tariffs, of the shipment of Your deceased body to the point of origin shown on the original travel tickets. *Covered Expenses* include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and Transportation.

**PLEASE NOTE:** In no event will all benefits paid for Emergency Evacuation and Repatriation of Remains expenses exceed the coverage limit of \$25,000.

### **Accident & Sickness Medical Expense**

The Insurer will pay benefits, up to \$10,000, if You incur necessary Covered Medical Expenses as a result of an Injury, or up to \$10,000 if You incur necessary Covered Medical Expenses as a result of Sickness. The accident causing such Injury must occur during Your Trip, and the Sickness must first manifest itself during Your Trip. You must receive initial treatment within ninety (90) days of the accident which caused the Injury or the onset of the Sickness. All services, supplies, or treatment must be received within 52 weeks of the date of the accident or the onset of the Sickness.

*Covered Medical Expenses* are necessary services and supplies which are recommended by the attending Physician. They include the services of a legally qualified Physician, surgeon, graduate nurse, dentist, or osteopath; charges for hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments and laboratory tests; ambulance service; drugs, medicines; and therapeutic services and supplies. The Insurer will not pay benefits in excess of the reasonable and customary charges commonly used by providers of medical care in the locality in which the care is furnished.

**Important:** Benefits are subject to the Pre-Existing Condition exclusion detailed on Page 5 and other exclusions listed on Page 8.

## **PRE-EXISTING CONDITIONS**

**THE INSURER WILL NOT PAY UNDER COVERAGES IN PARTS A & B (EXCEPT EMERGENCY EVACUATION AND REPATRIATION OF REMAINS) FOR ANY CLAIMS ARISING FROM ANY INJURY, SICKNESS, OR OTHER CONDITION AFFECTING YOU, A TRAVELING COMPANION, OR AN IMMEDIATE FAMILY MEMBER BOOKED TO TRAVEL WITH YOU WHICH, WITHIN THE 60-DAY PERIOD BEFORE YOUR TRIP CANCELLATION COVERAGE BEGAN UNDER THIS INSURANCE PROGRAM: (A) FIRST MANIFESTED ITSELF, WORSENER, BECAME ACUTE, OR HAD SYMPTOMS WHICH WOULD PROMPT ONE TO SEEK DIAGNOSIS, CARE, OR TREATMENT; OR (B) REQUIRED TAKING PRESCRIBED DRUGS OR MEDICINE, UNLESS THE CONDITION FOR WHICH THE PRESCRIBED DRUG OR MEDICINE WAS TAKEN REMAINED CONTROLLED WITHOUT ANY CHANGE IN THE REQUIRED PRESCRIPTION; OR (C) REQUIRED TREATMENT OR TREATMENT WAS RECOMMENDED BY A PHYSICIAN.**

*If You have any questions concerning this exclusion, please call BerkelyCare at 1-(800) 954-4734 for further clarification.*



## **PART C. BAGGAGE PROTECTION**

### **Baggage/Personal Effects**

The Insurer will reimburse You, up to \$1,500, for loss, theft, or damage to baggage and personal effects. The Insurer will pay the lesser of the following: original cash value of the item less depreciation as determined by the Insurer; or cost of repair or replacement. The maximum benefit per article is \$250. There is a combined maximum limit of \$500 for the following: jewelry; watches; articles consisting in whole or in part of silver, gold, or platinum; furs, articles trimmed with or made mostly of fur; and cameras and their related equipment.

### **Baggage Delay**

You will be reimbursed for expenses of necessary personal effects, up to \$500, if Your checked baggage is delayed or misdirected by an Air Common Carrier for more than 24 hours from the time You arrived at the destination stated on Your ticket. You must be a ticketed passenger on an Air Common Carrier.

## **EXCESS INSURANCE PROVISION**

**THE INSURANCE PROVIDED UNDER PARTS A, B, AND C SHALL BE IN EXCESS OF ALL OTHER VALID AND COLLECTIBLE INSURANCE OR INDEMNITY AND SHALL APPLY ONLY WHEN SUCH OTHER BENEFITS ARE EXHAUSTED.**

**PLEASE NOTE: RECOVERY OF LOSSES UNDER PARTS A, B, & C FROM OTHER PARTIES DOES NOT RESULT IN A REFUND OF YOUR PLAN COST.**



## **PART D. WORLDWIDE EMERGENCY ASSISTANCE (AIG Assist)**

AIG Assist provides a 24-hour emergency telephone assistance service for Your benefit so that, in the event of an emergency during the term of this coverage, English-speaking help and advice may be furnished.

### **Pre-Trip Health, Safety, & Weather Information:**

AIG Assist can provide updated information on passport and visa requirements, vaccination information, travel advisories, or even expected weather at Your destination.

### **Travel Changes:**

AIG Assist can effect changes to Your itinerary should delays or cancellations affect Your flights or hotel reservations.

### **Lost Luggage Assistance:**

AIG Assist can provide assistance in coordinating delivery or re-routing of misplaced luggage when checked with a Common Carrier.

### **Emergency Cash Transfer Assistance:**

If You need emergency cash during Your Trip, AIG Assist can help arrange a transfer through Your credit cards, family, friends, employer, or similar source.

### **Medical Consultation & Monitoring:**

Should You need local medical care during Your Trip, AIG Assist can assist in contacting Your personal Physician or family, if necessary, to provide information on the care You are receiving.

### **Emergency Legal Assistance:**

During the course of Your Trip, You may visit many foreign countries. Should any problems arise requiring legal assistance, AIG Assist can help You find English-speaking local counsel.

### **Emergency Medical & Dental Assistance:**

Unexpected medical and dental emergencies can happen anywhere, anytime. You may be in unfamiliar surroundings when You suddenly need medical or dental care. AIG Assist can help You locate an English-speaking Physician or dentist or the nearest qualified medical facility, and can also assist in arranging for special emergency medical transportation, such as an air ambulance.

### **Lost Travel Documents Assistance:**

AIG Assist's multilingual staff can provide assistance in handling unexpected complications such as lost passports, tickets, luggage, or other valuable travel documents or belongings.

## **Emergency Medical Payment Assistance:**

Many foreign hospitals require immediate settlement of bills before treatment or may withhold Your passport until they receive full payment. Physicians and hospitals worldwide can contact AIG Assist to arrange, if required, immediate settlement of Covered Medical Expenses if other sources are not available.

**TO ACCESS EMERGENCY ASSISTANCE, CALL 1-(800) 543-3797 OR, FROM OUTSIDE THE U.S. OR CANADA, CALL COLLECT: 1-(972) 699-0200, OR FAX 1-(713) 974-3422.**

*Note that the problems of distance, information, and communications make it impossible for National Union Fire Insurance Company of Pittsburgh, PA, BerkelyCare, or AIG Assist to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, You are still responsible for obtaining, using, and paying for Your own required services of all types.*

## **DEFINITIONS**

- 1. “Air Common Carrier”** - means an air conveyance operating under a valid license for the transportation of passengers for hire.
- 2. “Business Partner”** - means an individual who is: (a) involved with You in a legal partnership; and (b) actively involved in the day-to-day management of the business.
- 3. “Common Carrier”** - means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.
- 4. “Domestic Partner”** - means a person who is at least 18 years of age and has met the following requirements for at least six (6) months: (1) resides with You; and (2) shares financial assets and obligations with You. The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.
- 5. “Financial Insolvency”** - means a Travel Supplier has ceased operations, either filing a petition for bankruptcy or as a result of a denial of credit or inability to meet financial obligations.
- 6. “Immediate Family”** - means children, step- or adopted children, children-in-law, parents, step-parents, parents-in-law, siblings, step-siblings, siblings-in-law, grandparents, grandchildren, legal or common law spouse (including Domestic Partner), aunts, uncles, nieces, nephews, or a Business Partner of You or Your Traveling Companion.
- 7. “Injury”** - means bodily injury caused by an accident occurring while this plan is in force and resulting directly and independently of all other causes in loss covered by this plan. The Injury must be verified by a Physician.
- 8. “Insurer”** - means National Union Fire Insurance Company of Pittsburgh, PA.

**9. “Land/Sea Arrangements”** - means land and/or sea arrangements made by Your Travel Agency.

**10. “Physician”** - means a licensed, registered, and duly recognized practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself, a Traveling Companion, or an Immediate Family member.

**11. “Sickness”** - means an illness or disease which is diagnosed or treated by a Physician after the effective date of coverage and while You are covered under this plan.

**12. “Travel Supplier”** - means the tour operator, cruise line, and/or airline providing prepaid travel arrangements for Your Trip. “Travel Supplier” does not mean Your Travel Agency.

**13. “Traveling Companion”** - means one person who is booked to accompany You on Your Trip.

**14. “Trip”**- means prepaid Land/Sea Arrangements and shall include flight connections to join and depart such Land/Sea Arrangements.

**15. “You” or “Your”** - means a person who has purchased a Trip and who has paid the required plan cost for the coverage provided hereunder.

**16. “Your Travel Agency”** - means Expedia, Inc. or the representatives of Expedia, Inc.

## EXCLUSIONS

Naturally, as with any protection program, limitations exist. These exclusions enable us to provide a broad range of benefits at an economical cost to You, without the necessity of medical questionnaires, and to supplement Your existing insurance plans.

### **THIS INSURANCE DOES NOT COVER:**

***IN PARTS A & B (except Emergency Evacuation, Repatriation of Remains, and Trip Cancellation/Trip Interruption claims resulting from death):***

**ANY LOSS CAUSED BY OR RESULTING FROM:** Pre-Existing Conditions.

### ***IN PARTS A & B:***

**ANY LOSS CAUSED BY OR RESULTING FROM:** Sickness or disease except as provided for in the policy; war or any act of war whether declared or not; while serving as a member of the armed services; while or as a result of riding in any device for aerial navigation other than as provided for in the policy; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereat; elective surgery; elective, non-emergency dental treatment or surgery; elective abortion; normal pregnancy, except if hospitalized; mental or nervous disorders, except if hospitalized.

### ***IN PART C:***

**ANY LOSS OR DAMAGE TO:** animals; automobiles and their equipment; boats; motors; motorcycles; other conveyances and their equipment (except bicycles while checked as baggage with a Common Carrier); household furniture; eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids;

prosthetic limbs; money and securities; tickets and documents; sporting equipment if loss or damage results from the use thereof.

**ANY LOSS CAUSED BY OR RESULTING FROM:** breakage of brittle or fragile articles such as musical instruments, radios, and similar property; confiscation or expropriation by order of any government; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

## TERM OF COVERAGE

1) This protection is valid only upon payment of the total required plan cost in advance of any losses and will not cover any losses suffered prior to purchase.

2) The Trip Cancellation coverage provided under Part A takes effect upon receipt of the required plan cost by Your Travel Agency and ends upon the commencement of Your Land/Sea Arrangements.

3) The remaining coverages and services provided take effect at 12:01 A.M. local time at Your location on the contracted departure date of Your Land/Sea Arrangements and terminate on the earlier of the following: (a) Your return to Your origination point (as specified in the travel tickets); or (b) 11:59 P.M. local time at Your location on the day the Land/Sea Arrangements are scheduled to be completed.

4) The duration of coverage shall be extended under the following conditions: (a) when You commence air travel from Your origination point (i) within 2 days before the commencement of the Land/Sea Arrangements, coverage shall apply from the time of departure from the origination point; (ii) greater than 2 days before the commencement of the Land/Sea Arrangements, the extension coverage shall be provided only on the day of Your air travel; and (b) if You return to Your origination point (i) within 2 days after the completion of the Land/Sea Arrangements, coverage shall apply until the time of return to the origination point; (ii) greater than 2 days after the completion of the Land/Sea Arrangements, the extension coverage shall be provided only on the day of Your air travel.

## CLAIMS PROCEDURE

POLICY NO. 9427-9500421

1) **EMERGENCIES ARISING DURING YOUR TRIP:** For covered emergencies requiring evacuation or interruption of Your Trip, call AIG Assist immediately at the numbers listed on Page 10. Identify yourself by the above policy number and give the details of Your problem or medical emergency.

2) **TRIP CANCELLATION CLAIMS:** Contact Your Travel Agency and BerkelyCare IMMEDIATELY to notify them of Your cancellation and to avoid any non-covered expenses due to late reporting. Cancellations due to Financial Insolvency require

copies of correspondence with Your credit card company regarding any reimbursement received or denied by Your credit card provider. BerkelyCare will then forward the appropriate claim form which must be completed by You AND THE ATTENDING PHYSICIAN, if applicable.

**3) CLAIMS NOTIFICATION UPON YOUR RETURN:** Report Your claim as soon as possible to BerkelyCare. Provide the policy number on Page 9, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, BerkelyCare will promptly forward You the appropriate claim form to complete.

**IMPORTANT:** In order to facilitate prompt claims settlement upon Your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the accident or Sickness occurred; receipts for medical services and supplies; receipts from the hospital; or police reports or claims reports from parties responsible (e.g., airline, hotel, etc.) for loss, theft, damage, or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required. In the event of a baggage delay or a trip delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay.

## WHERE TO REPORT CLAIMS

### 1. WORLDWIDE EMERGENCY ASSISTANCE (AIG Assist)

For traveler's assistance or emergencies during Your Trip, call within the U.S. and Canada:

**1-(800) 543-3797**

or, outside the U.S. and Canada, call collect\*:

**1-(972) 699-0200**

**Fax: 1-(713) 974-3422**

*\* If You have any difficulty making this collect call, contact the local phone operator to connect You to a U.S.-based, long-distance service. In this case, please let the Assistance Provider answering the phone know the number You are calling from, so that he/she may call You back. Any charges for the call will be considered reimbursable benefits.*

### 2. FOR ALL OTHER CLAIMS, CONTACT:

BerkelyCare	1-(800) 954-4734
P.O. Box 9022	1-(516) 342-2500
300 Jericho Quadrangle	Office Hours:
Jericho, NY 11753	8AM-9PM EST, Monday - Friday
www.travelclaim.com	9AM-5PM EST, Saturday

**-NOTE:** This program does not provide coverage for trips in excess of 120 days.

**This program was designed by:**



This plan was designed and is administered by BerkelyCare<sup>SM</sup>.  
IN CALIFORNIA: BerkelyCare<sup>SM</sup> is a service mark of Aon Direct Insurance Administrators, CA Insurance License #0795465.  
IN ALL OTHER STATES: BerkelyCare<sup>SM</sup> is a division of Affinity Insurance Services, Inc. in all states other than CA, except: AIS Affinity Insurance Agency, Inc. in MN and OK and AIS Affinity Insurance Agency in NH and NY.

**For additional information regarding this protection program, call BerkelyCare at:**  
**1-(800) 954-4734**  
**or**  
**1-(516) 342-2500**

**Office Hours: 8AM-9PM (EST), Monday - Friday;**  
**9AM-5PM (EST), Saturday**  
**Ask for the Cruise Protection Plan Help Line**

This plan is underwritten by:

National Union Fire Insurance Company of Pittsburgh, PA  
Executive Offices: New York, New York



### **Notice to State of Washington Residents**

This is NOT your insurance policy.  
To obtain your state-specific insurance policy,  
call 1-800-453-4090.

Certain provisions and limitations detailed in this  
Description of Coverage may differ from  
your insurance policy.

# Cruise Protection Plan

This program was designed by



## Important

This program is valid only if the appropriate plan cost has been received by Your Travel Agency. Please keep this document as Your record of coverage.