



Travel Protection Plan

*Designed Exclusively
for the Clients of
United Vacations*

IMPORTANT

This plan is valid only if the appropriate plan cost has been paid prior to or with your final trip payment. The United Vacations Travel Protection Plan is non-refundable and valid for each person only.

HTP03182-U

DESCRIPTION OF COVERAGE SCHEDULE OF COVERAGES AND SERVICES

Plan Number HTP03182-U

SCHEDULE OF COVERAGES	MAXIMUM BENEFITS (Per Insured) UP TO:
-----------------------	--



PART A. TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation.....	Up to Total Trip Cost
Trip Interruption.....	Up to Total Trip Cost
Trip Delay.....	Up To \$1,000 (\$100/day)



PART B. MEDICAL PROTECTION

Emergency Evacuation/ Repatriation of Remains.....	\$25,000
Accident Medical Expense.....	\$5,000
Sickness Medical Expense.....	\$5,000



PART C. BAGGAGE PROTECTION

Baggage/Personal Effects.....	\$2,500
Baggage Delay.....	\$250



PART D. TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment Air Common Carrier Only.....	\$100,000
Any Other Circumstance	\$25,000



PART E. WORLDWIDE EMERGENCY ASSISTANCE (On Call International)

CareFree™ Travel Assistance.....	24/7
Medical Assistance.....	24/7
Emergency Services.....	24/7

The benefits provided in this plan are subject to certain restrictions and exclusions, including the Pre-Existing Condition exclusion on Page 5. Please read this brochure in its entirety for a complete description of all terms and conditions.

SUMMARY OF COVERAGES



PART A. TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation/Trip Interruption

In the event You are prevented from taking Your Trip because:

(a) You, Your Traveling Companion, or an Immediate Family member suffers a death or an Injury or Sickness which results in medically imposed restrictions, as certified by a Physician, at the time of loss preventing Your continued participation in the covered Trip; 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; (iv) is delayed or has arrangements cancelled by a Common Carrier due to delays resulting from inclement weather, mechanical breakdown, or organized labor strikes that affect public transportation, provided: (a) the scheduled carrier connecting times must be no less than ninety (90) minutes; and (b) the scheduled time between arrival at the Scheduled Trip Departure City and the scheduled Trip departure must be four (4) hours or longer; (v) is called into active military service to provide aid or relief in the event of a natural disaster; or (vi) has a transfer of employment of 250 miles or more; the Insurer will pay benefits up to Your total Trip cost for:

- a) Trip Cancellation** – non-refundable cancellation charges imposed by United Vacations; 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 Traveling Companion cancels his/her Trip for a covered reason and You do not cancel.
- b) Trip Interruption** – unused, non-refundable land or sea expenses prepaid to United Vacations and/or the additional airfare paid, less the value of applied credit from an unused original 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).

Important: The Sickness or Injury causing You to interrupt Your Trip must be verified by a Physician before You terminate the Trip.

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

Special Conditions: You must advise United Vacations 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.

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 this coverage.

The event which necessitated the trip cancellation/interruption must occur after Your effective date of Trip Cancellation coverage. Benefits will not be paid for expenses not refunded in the event of the Travel Supplier's or United Vacations' insolvency.

Trip Delay

The Insurer will pay benefits for Covered Expenses of \$100 per day, up to a maximum of \$1,000 (10 days), if Your flight en route to or from Your Land/Sea Arrangements is delayed for 12 hours or more due to inclement weather, strike or other job action, or equipment failure of a Common Carrier; a traffic accident en route to a departure in which You or Your Traveling Companion is not directly involved; lost or stolen passports, travel documents, or money; quarantine; hijacking; natural disaster including hurricane; civil commotion or riot; Sickness, Injury, or death of You, Your Traveling Companion, or an Immediate Family Member traveling with You.

Covered Expenses include 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.



PART B. MEDICAL PROTECTION

Emergency Evacuation and Repatriation of Remains

The Insurer will pay benefits for Covered Expenses if an Injury or Sickness commencing during the course of the Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of Your Injury or Sickness warrants an Emergency Evacuation. Emergency Evacuations must be verified, approved, and arranged in advance by On Call International. 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. 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.

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 origination point to obtain further medical treatment or to recover

Covered Expenses are customary and reasonable expenses, up to \$25,000, for Transportation, medical services, and medical supplies necessarily incurred in connection with Your Emergency Evacuation. Expenses for medical services and supplies must be recommended by the attending Physician. All Transportation arrangements made for Your evacuation must be by the most direct and economical route possible. Expenses for Special Transportation must be:

- (a) recommended by the attending Physician;

- (b) required by the standard regulations of the conveyance transporting You; AND
(c) verified, approved, and arranged in advance by On Call International.

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.

Additional Covered Expenses: If You are hospitalized for more than seven (7) days following a covered Emergency Evacuation, the Insurer will pay: (a) to return Your accompanying dependent children under 18 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 traveling alone. These expenses must be authorized in advance by On Call International.

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.

Repatriation of Remains means the cost, according to airline tariffs, of the shipment of Your deceased body to Your point of origin if You die during the Trip. *Covered Expenses* include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and Transportation.

PLEASE NOTE: In no event will Covered Expenses for Emergency Evacuation and Repatriation of Remains exceed \$25,000.

Accident & Sickness Medical Expense

The Insurer will pay benefits, up to \$5,000, if You incur necessary Covered Medical and Dental Expenses as a result of an Injury, or up to \$5,000 if You incur necessary Covered Medical and Dental Expenses as a result of Sickness. The accident causing such Injury must occur while You are covered under the plan number, 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. Only dental expenses incurred during Your Trip are covered.

Covered Medical and Dental Expenses are necessary services and supplies which are recommended by the attending Physician or dentist. 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 Pages 8-9.

PRE-EXISTING CONDITIONS

The Insurer will not pay under coverages in Parts A & B (except Emergency Evacuations and Repatriation of Remains) for any claims arising from any Injury, Sickness, or other condition (including any from which death ensues) affecting You, a Traveling Companion, or an Immediate Family member booked to travel with You which, within the 90-day period before Your began under this protection plan: (a) first manifested itself, worsened, became acute, or had symptoms which would prompt a reasonable person 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.

PRE-EXISTING CONDITION WAIVER

We will waive this Pre-Existing Condition exclusion if You make payment for this coverage within two (2) weeks of the date Your deposit or initial Trip payment is received by United Vacations, provided that You, Your Traveling Companion and Your Immediate Family Member booked to travel with You are medically capable of travel on the day You purchase this coverage. **Note: Satisfaction of this prerequisite will be verified during claim processing.**

If You have any questions concerning this exclusion, please call BerkelyCare at **1-(800) 797-4513** for clarification.



PART C. BAGGAGE PROTECTION

Baggage/Personal Effects

The Insurer will reimburse You, up to \$2,500, 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 will be a combined maximum 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 lost cameras and their related equipment.

Baggage Delay

You will be reimbursed for expenses of necessary personal effects, up to \$250, if Your checked baggage is delayed or misdirected by a 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 a 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.



PART D. TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment

If You sustain an Injury while on the Trip which results in a loss of life, actual severance of limb, or entire and irrecoverable loss of eyesight, speech, or hearing within 365 days of the date of the accident, the Insurer will pay the largest applicable amount as follows: the benefit amount shown in the Schedule of Coverages for death, loss of speech and hearing in both ears, or loss of any combination of two hands, feet, or eyes; one-half the benefit amount for loss of anyone of these; and one-quarter the benefit amount for loss of thumb and index finger of the same hand. In no event will the Insurer pay more than the maximum benefit amount shown on the Schedule of Coverages for all losses due to the same accident.

The Air Common Carrier benefit applies only to Injury sustained by You while in, on, boarding, or alighting from an air conveyance organized and licensed for the transportation of passengers for hire; or after being struck or run down by an aircraft.

Beneficiary: Your estate, unless notice of a designated beneficiary is provided to BerkelyCare.



PART E. WORLDWIDE EMERGENCY ASSISTANCE (On Call International)

Not a care in the world... when you have our 24/7 global network to assist you on your travels.

- CareFree™ Travel Assistance
- Medical Assistance
- Emergency Services

Carefree™ Travel Assistance

Travel Arrangements

- Arrangements for last-minute flight and hotel changes
- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations
- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

Pre-Trip Information

- Destination guides (hotels, restaurant, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

Documents and Communication

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

Medical Assistance Services

- Medical case management, consultation and monitoring
- Medical Transportation
- Dispatch of a doctor or specialist
- Referrals to local medical and dental service providers
- Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements
- Prescription drug replacement
- Replacement of eyeglasses, contact lenses and dental appliances

Emergency Services

- Emergency evacuation
- Repatriation of mortal remains
- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency medical payment assistance
- Emergency family travel arrangements

CareFree™ Travel Assistance, Medical Assistance and Emergency Services can be accessed by calling On Call International at 1-800-689-2521 or, from outside the U.S. or Canada, call collect*: 1-603-898-9159

Note that the problems of distance, information, and communications make it impossible for Virginia Surety Company, Inc., BerkelyCare, or On Call International 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

Air Common Carrier - means an air conveyance operating under a valid license for the transportation of passengers for hire.

Common Carrier - means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.

Domestic Partner - means a person who is at least 18 years of age and had 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.

Immediate Family - means the children, step- or adopted children, children-in-law, parents, step-parents, parents-in-law, siblings, step-siblings, siblings-in-law, grandparents, grandchildren, aunts, uncles, nieces, nephews, and legal or common law spouse (including Domestic Partner), of You or Your Traveling Companion.

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 the plan. The Injury must be verified by a Physician.

Insurer - means Virginia Surety Company, Inc..

Land/Sea Arrangements - means land and/or sea arrangements made by United Vacations.

Physician - means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be You, a Traveling Companion, or an Immediate Family member.

Scheduled Trip Departure City – means a city where the scheduled land tour on which You are to participate originates.

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.

Traveling Companion - means one person who is booked to share accommodations with You on Your Trip.

Travel Supplier - means the tour operator, cruise line, and/or airline providing travel arrangements for Your Trip.

Trip - means Land/Sea Arrangements prepaid to United Vacations and shall include flight connections to join and depart such Land/Sea Arrangements, provided air arrangements are within ten (10) total days of the scheduled Land/Sea Arrangements.

You, Your, or Yourself - means a person who has purchased a Trip offered by United Vacations and who has paid the required plan cost for the coverage provided hereunder.

EXCLUSIONS

Naturally, as with any protection plan, 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 PROTECTION PLAN DOES NOT COVER:

IN PARTS A & B (except Emergency Evacuation and Repatriation of Remains):

ANY LOSS CAUSED BY OR RESULTING FROM: Pre-Existing Conditions, unless this exclusion has been waived in accordance with the parameters set forth following the Pre-Existing Condition Exclusion section on Page 5.

IN PARTS A, B & D:

ANY LOSS CAUSED BY OR RESULTING FROM: suicide or attempted suicide while sane; intentionally self-inflicted injuries; 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; participation in any professional, semi-professional, or inter-scholastic team sports; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereof; scuba diving, unless it is recreational diving at less than 30 feet in depth; skydiving; snowskiing; hang gliding; parachuting (not including parasailing); contests of speed; elective surgery; dental treatment except as a result of Injury to sound, natural teeth; elective abortion; normal pregnancy; mental or nervous disorders.

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; personal computers.

ANY LOSS CAUSED BY OR RESULTING FROM: breakage of brittle or fragile articles such as cameras, musical instruments, radios, and similar property; wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

TERM OF COVERAGE

1. This protection is valid only upon payment to United Vacations 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 protection provided under Part A takes effect upon receipt of the required plan cost by United Vacations 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; or (c) the date You cancel Your Trip.
4. The duration of coverage shall be extended when You commence/terminate air travel from/to Your origination point within ten (10) total days before/after the commencement/termination of the Land/Sea Arrangements.

WHERE TO REPORT CLAIMS

PLAN NO. HTP03182-U

- 1. TRIP CANCELLATIONS:** Contact United Vacations and BerkelyCare **IMMEDIATELY** to notify them of Your cancellation and to avoid any non-covered expenses due to late reporting. BerkelyCare will then forward the appropriate claim form which must be completed by You AND THE ATTENDING PHYSICIAN, if applicable.
- 2. EMERGENCIES ARISING DURING YOUR TRIP:** For covered emergencies requiring evacuation or interruption of Your Trip, contact On Call International immediately at the following numbers: Within the U.S. and Canada: **1-(800) 689-2521** or, outside the U.S. and Canada, call collect*: **1-(603) 898-9159**. Identify yourself by the above plan number and give the details of Your problem or medical emergency.

** 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 provider. 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.*

- 3. CLAIMS NOTIFICATION UPON YOUR RETURN:** Report Your claim as soon as possible to BerkelyCare. Provide the plan number above, 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.

Online: www.travelclaim.com

Phone: 1-(800) 797-4513 or 1-(516) 342-2720

Mail: BerkelyCare

300 Jericho Quadrangle, P.O. Box 9022, Jericho, NY 11753

Office Hours: 8AM - 10PM (EST), Monday - Friday
9AM - 5PM (EST), Saturday

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; police reports or claims reports from parties responsible (i.e., airline, cruise line, hotel, etc.) for loss, theft, damage, or delay. In the event of a baggage claim, receipts for damaged items will be required. In the event of a baggage delay or trip delay claim, receipts for any additional covered expenses will be required, as well as verification of any delay.

PLEASE NOTE - Payment for the plan may not be accepted after final payment for Your Trip has been made to United Vacations. Protection Plan fees are non-refundable.

Eligibility - This plan is available to U.S. residents only.

This program was designed for the clients of United Vacations by:



This plan was designed and is administered by BerkelyCareSM.

IN CALIFORNIA: BerkelyCareSM is a service mark of Aon Direct Insurance Administrators, CA Insurance License #0795465.

IN ALL OTHER STATES: BerkelyCareSM 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 NY.

For additional information regarding this plan, call the United Vacations Protection Help Line at:

1-(800) 797-4513 or 1-(516) 342-2720

**Office Hours: 8AM - 10PM (EST), Monday - Friday
9AM - 5PM (EST), Saturday**

This plan is underwritten by:
Virginia Surety Company, Inc.
175 West Jackson Blvd.
11th Floor
Chicago, IL 60604

Policy terms and conditions are briefly outlined in this Evidence of Coverage (EOC). Complete provisions pertaining to this protection plan are contained in the Master Policy on file with the trustee, Suntrust Bank, Washington, D.C. and United Vacations. In the event of any conflict between this EOC and the Master Policy, this EOC will govern.



Printed on
Recycled Paper