



Travel Protection Plan with Cancel for Any Reason Waiver

Preserve your travel investment (*and your peace of mind*) with DestiWorld's Travel Protection Plan.

Section I: Cancel for Any Reason Waiver (provided by DestiWorld)

Please contact your Travel Agent if you need to cancel your vacation prior to departure. Failure to provide cancellation notification prior to original scheduled flight departure will forfeit any reimbursement under CFAR. You may cancel your vacation for any reason prior to departure and, depending on the date you cancel, you will receive either a refund or future travel credit* for the full value of the land portion of your trip (hotel, ground transportation, excursions, etc.) less the cost of the Travel Protection Plan. If your reservation includes airfare (excluding Basic Economy fares) you will also receive an air credit which may be rebooked via DestiWorld with all applicable change fees waived.

The following are not covered under CFAR: Basic Economy airfares, non-refundable hotel rates, "No Show" situations where the traveler does not check in and denied boarding situations. Changes to, or cancellation of, a non-refundable hotel reservation or Basic Economy airfare will result in 100% forfeiture of funds paid.

In addition, the following items are not refundable under CFAR: the cost to change to an alternate scheduled airline as a result of an airline schedule change prior to departure; the cost of the CFAR; airfare increases or increased rates associated with the change of occupants in a room. If the number of individuals occupying a room changes, the remaining traveler(s) will be responsible for any additional costs incurred as a result of a change in the per-person occupancy rate.

*DestiWorld future travel credit will be awarded in lieu of a cash-back refund for the land portion of your trip, less the cost of the Trip Protection Plan, when cancellation occurs less than 8 days prior to your original scheduled departure date. The future travel credit earned on the land portion of your trip is applicable towards the land portion of a new trip and is not applicable towards other components such as airfare or tours. If final payment is past due at the time of cancellation, the future travel credit will not be issued until your reservation is paid in full. Partial credits will not be issued for partial payments if your reservation balance is past due. If cancellation occurs 8 days or more prior to your original scheduled travel date, you will receive a cash back refund of monies paid, less the cost of the Trip Protection Plan, for the land portion of your trip. This excludes non-refundable hotel rates which are not covered by this plan. DestiWorld future travel credits are redeemable through the original booking agency, are valid for one year from date of issue, are non-refundable and non-transferable (issued only in the name of the passenger who cancelled) and may not be redeemed for cash. Travel and air credits may include credits provided directly by travel suppliers (e.g. hotels, airlines, etc.). Air credits are based on airlines' rebooking policies and vary by airline.

Section II: Travel Protection Plan (underwritten by Nationwide Mutual Insurance Company)

Description of Coverage: The travel protection benefits are for Trip Interruption or Trip Delay (for all DestiWorld provided travel arrangements), Emergency Medical Expense/Emergency Assistance, Baggage, and Baggage Delay.

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| Trip Interruption | Up to 100% of Trip Cost |
| Trip Delay | Up to \$200 / (\$100 / Day) |
| Baggage/Personal Effects | Up to \$800 |
| Baggage Delay | Up to \$100 |
| Emergency Accident and Sickness Medical Expense | Up to \$10,000 |

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| Emergency Evacuation | Up to \$25,000 |
| Worldwide Non-insurance Emergency Assistance Service | 24-Hour |

The benefits provided in this program are subject to certain restrictions including the Pre-Existing Conditions Exclusions.

Please note words beginning with capital letters are defined terms that can be found in your [State Specific Policy/Certificate](#).

TRIP INTERRUPTION

Post-Departure Interruption

The Company will reimburse You, up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, if You interrupt Your Trip after Your departure or if You join Your Trip after Your Scheduled Departure Date due to any of the following Unforeseen reasons that occur while this coverage is in effect for You:

1. Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Return Date.
2. Sickness, Accidental Injury or death of a Family Member or Traveling Companion booked to travel with You that a.) occurs while You are on Your Trip; b.) requires Necessary Treatment at the time of interruption; and c.) as certified by a Physician, results in medically imposed restrictions as to prevent that person's continued participation on the Trip.
3. Sickness, Accidental Injury or death of a non-traveling Family Member.

The Company will reimburse You up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, for the following:

- (a) pre-paid unused, non-refundable land or sea expenses to the Travel Suppliers;
- (b) the airfare paid less the value of applied credit from an unused travel ticket, to return home, join or rejoin the original Travel Arrangements limited to the cost of one-way economy airfare or similar quality as originally issued ticket by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets. In no event will the Company reimburse You for the cash value of Your airline ticket(s) purchased with frequent flier miles.

In no event shall the amount reimbursed exceed the amount You pre-paid for the Trip.

Important: You, Your Traveling Companion and/or your Immediate Family Member booked to travel with you must be medically capable of travel on the day you purchase this coverage. The covered reason for interruption of your Trip must occur after your effect dates of coverage.

TRIP DELAY

The Company will reimburse You for Covered Trip Delay Expenses, up to the Maximum Benefit shown on the Schedule of Benefits, if You are delayed, while coverage is in effect, en route to or from the Trip for twelve (12) or more hours due to a defined Hazard.

Covered Trip Delay Expenses:

- (a) Any Reasonable Expenses incurred.

BAGGAGE/PERSONAL EFFECTS

This coverage is subject to any coverage provided by a Common Carrier and all Other Insurance and shall apply only when such other benefits are exhausted. In order for a claim to be processed under this

Coverage, a loss or theft report must be filed with local law enforcement authorities, the Common Carrier, Travel Supplier, tour leader or with a representative of the venue or location where the loss or theft took place.

The Company will reimburse You up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, if You sustain Loss, theft or damage to baggage and Personal Effects during the Trip including, but not limited to sporting equipment, provided You have taken all measures possible to protect, save and/or recover the property at all times. The baggage and Personal Effects must be owned by and accompany You during the Trip.

The Company will pay the lesser of the following:

- (a) Actual Cash Value at time of Loss, theft or damage to baggage and Personal Effects; or
- (b) the cost of repair or replacement in like kind and quality.

There will be a per article limit as shown on the Schedule of Benefits.

There will be a combined Maximum Benefit as shown on the Schedule of Benefits 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; cameras and their accessories and related equipment.

BAGGAGE DELAY

The Company will reimburse You for the expense of necessary personal effects in your checked baggage, up to the Maximum Benefit shown on the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty-four (24) hours, while on a Trip.

You must be a ticketed passenger on a Common Carrier.

Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

EMERGENCY ACCIDENT AND SICKNESS MEDICAL EXPENSE

The Company will reimburse benefits up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, if You incur Covered Medical Expenses for Necessary Treatment of an Accidental Injury or a Sickness that occurs during the Trip.

Covered Medical Expenses are limited to the list below:

- (a) the services of a Physician;
- (b) charges for Hospital confinement and use of operating rooms; Hospital or ambulatory medical-surgical center services; This will also include expenses for a Cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a Hospital room for recovery from an Accidental Injury or a Sickness;
- (c) charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service;
- (e) drugs, medicines and therapeutic services.

The Company will pay benefits up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, for dental Necessary Treatment for Accidental Injury to Sound Natural Teeth. Both the Accidental Injury and the dental Necessary Treatment must occur during the Trip.

The Company will not pay benefits in excess of reasonable and customary charges. The Company will not cover any expenses provided by another party at no cost to You, or already included within the cost of the Trip.

EMERGENCY EVACUATION

The Company will pay benefits for Covered Evacuation Expenses incurred, up to the Maximum Benefit shown on the Schedule of Benefits, subject to any applicable sub-limits, if an Accidental Injury or Sickness commencing during the course of the Trip results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a Physician who certifies that the severity of Your Accidental Injury or Sickness warrants Your Emergency Evacuation and verified and arranged by the Travel Assistance Company.

Emergency Evacuation means:

- (a) Your medical condition warrants immediate Transportation from the Hospital where You are first taken when injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
- (b) after being treated at a local Hospital, Your medical condition warrants Transportation to Your Home where You reside, to obtain further medical treatment or to recover; or
- (c) both (a) and (b), above.

Covered Evacuation Expenses are reasonable and customary expenses for necessary Transportation, related medical services and medical supplies incurred in connection with Your Emergency Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for Transportation must be:

- (a) recommended by the attending Physician;
- (b) required by the standard regulations of the conveyance transporting You; and authorized in advance by the Company or its authorized Travel Assistance Company and
- (c) arranged by the Company's authorized Travel Assistance Company.

Notwithstanding the forgoing, in the event the Emergency Evacuation services are not arranged by the Company's authorized Travel Assistance Company, the Company, in its sole discretion, may elect to evaluate the need for the Emergency Evacuation and provide limited reimbursement for the portion of the expenses related to such Emergency Evacuation as would have been authorized by Company's authorized Travel Assistance Company.

Transportation services are provided if authorized in advance and arranged by the Company or the Company's Travel Assistance Company and are limited to necessary Economy Fares less the value of applied credit from unused travel tickets, if applicable.

Transportation means any Common Carrier, or other land, water or air conveyance, required for an Emergency Evacuation and includes air ambulances, land ambulances and private motor vehicles.

REPATRIATION OF REMAINS

The Company will pay up to the Maximum Benefit shown on the Schedule of Benefits for the Covered Repatriation Expenses incurred to return Your body to the United States of America if You die during the Trip. This benefit is provided only if authorized in advance and arranged by the Company or the Company's Travel Assistance Company.

Covered Repatriation Expenses include, but are not limited to, expenses for embalming, cremation, minimal casket container and transportation.

WORLDWIDE NON-INSURANCE EMERGENCY ASSISTANCE SERVICE

The following services are available to you on a 24/7 emergency basis wherever you are in the world, provided by On Call International.

Emergency Transportation Services: Emergency Medical Evacuation/Medically-Necessary Repatriation
• Repatriation of Mortal Remains • Transportation after Stabilization

Travel Support Services: Medical Monitoring • Hotel Arrangements for Convalescence • Medical and Dental Search and Referral • Advance of Emergency Medical Expenses • Assistance with Replacement Medication, Medical Devices, and Eyeglasses or Corrective Lenses • Transfer of Insurance Information and Medical Records • Assistance with Emergency Travel Arrangements • Interpretation/Translation • Locating Lost or Stolen Items • Emergency Cash Advance

FOR 24/7 TRAVEL ASSISTANCE SERVICES ONLY

1-844-289-2050, dial 0

Travel Assistance Services Details

Travel Support Services

- Interpretation/Translation: Upon request, On Call will assist with telephone interpretation in all major languages. If you require ongoing or more complex translation services, On Call will refer you to local translators.
- Locating Lost or Stolen Items: On Call will assist in locating lost luggage, and help you coordinate the replacement of transportation tickets, travel documents or credit cards.
- Medical Monitoring: During the course of a medical emergency resulting from an accident or sickness, On Call will monitor your case to determine whether the care is adequate from a Western Medical perspective.
- Medical and Dental Search and Referral: On Call will assist you in finding physicians, dentists and medical facilities in the area where you are traveling.
- Advance of Emergency Medical Expenses: On Call will advance on-site emergency inpatient medical payments to secure admit or discharge upon receipt of satisfactory assignment of benefits from you, a family member or friend. Assignment of benefits allows Insurer to claim with the Insured's primary insurance when hospital refuses admission or discharge.
- Assistance with Replacement Medication, Medical Devices, and Eyeglasses or Corrective Lenses: On Call will arrange to fill a prescription that has been lost, forgotten, or requires a refill, subject to local law, whenever possible. On Call will also arrange for shipment of replacement eyeglasses/corrective lenses or medical devices. You are responsible for payments of all costs related to these services.
- Transfer of Insurance Information and Medical Records: Upon your request, On Call will help relay insurance information during your hospital admission and assist with transferring your medical information and records to your treating physician.
- Assistance with Vaccine and Blood Transfers: If based upon your physician's prescription, needed vaccines or blood products are not available locally, On Call will coordinate the transfer where possible and permissible by law. You are responsible for all expenses related to this service.

Non-Insurance Personal Assistance Services

These are Non-Insurance Services provided by On Call International:

- Pre-Trip Information: Upon request, On Call will provide information services such as: visa and passport requirements, health hazard advisories, currency exchange, inoculation and immunization requirements, temperature and weather conditions and embassy and consulate referrals.
- Interpretation/Translation: If during your Trip you need an interpretation, On Call will assist with telephone interpretation in all major languages. If you require ongoing or more complex translation services, On Call will refer you to local translators.
- Legal Referral/Bail: Upon request, On Call will provide you with referrals to a local lawyer. All costs associated with this service are your responsibility. In case of your incarceration, On Call will notify the proper embassy or consulate, arrange the receipt of funds from third party sources and locate an attorney and bail bonds, where permitted by law, with satisfactory guarantee of reimbursement from you, family member or friend. You are responsible for associated fees.
- Emergency Cash Advance: On Call will advance up to \$500 after satisfactory guarantee of reimbursement from you. Any fees associated with the transfer or delivery of funds are your responsibility.

Worldwide Non-insurance Emergency Assistance Services are provided by an independent organization and not by Nationwide Mutual Insurance Company, Travel Insurance Claims Administration or DestiWorld. There may be times when circumstances beyond the assistance company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help you resolve your emergency situation.

STATE SPECIFIC POLICIES/CERTIFICATES

For complete terms, conditions, definitions and exclusions for this coverage, please refer to the state specific Certificate/Policy of Insurance below:

| CLICK ON THE STATE IN WHICH YOU RESIDE | |
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| Colorado | New Jersey |
| Illinois | New York |
| Indiana | Oregon |
| Minnesota | Texas |
| Missouri | Vermont |
| Montana | Washington |
| New Hampshire | All Other States |

For any questions regarding your Co-ordinated Benefits Plan or an Insurance claim, please contact 1-866-223-4772. Please refer to the DestiWorld plan when speaking with a representative.