

Europe



TRAVEL PROTECTION PLAN



Designed by:
CD Benefit

This program becomes valid when the appropriate program cost is received by The Vacation Provider. Please keep this document as Your record of coverage.

DESCRIPTION OF COVERAGE

Policy No. 1381-9500199

Schedule of Coverages and Services

**BENEFIT
UP TO:
(Per Insured)**



PART A - TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation	Total Trip Cost
Trip Interruption	Total Trip Cost
Trip Delay	\$500 (\$100/Day)



PART B - MEDICAL PROTECTION

Emergency Evacuation	\$15,000
Accident Medical Expense	\$10,000
Sickness Medical Expense	\$10,000
Repatriation of Remains	\$15,000



PART C - BAGGAGE PROTECTION

Baggage/Personal Effects	\$1,500
Baggage Delay	\$400 (\$100/Day)



PART D - TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment	
Air Common Carrier	\$30,000



PART E - WORLDWIDE EMERGENCY ASSISTANCE (TRAVEL ASSIST, INC.)

Medical Assistance24 Hours
Traveler's Assistance24 Hours
Emergency Cash Transfer24 Hours

This plan is underwritten by National Union Fire Insurance Company of Pittsburg, PA under Policy 1381-9500199.

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



PART A - TRAVEL ARRANGEMENT PROTECTION

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; (iii) is directly involved in a documented traffic accident while en route to departure; or a Natural Disaster occurs which causes a complete cessation of travel services at the point of departure and/or destination, the Insurer will pay benefits up to Your total Tour cost for:

- Trip Cancellation – non-refundable cancellation charges imposed by Funjet Vacations and/or airfare cancellations charges for flights joining or departing Your Land Arrangements; or the additional costs You may incur as a result of a change in per-person occupancy rate of prepaid travel arrangements if Your Traveling Companion cancels hi/her Tour for one of the above covered reasons and You do not. In no event shall the amount reimbursed exceed the amount You prepaid for Your Tour.
- Trip Interruption – unused, non-refundable land expenses prepaid to Funjet Vacations and/or the airfare paid, less the value of applied credit from an unused return ticket, to return home and rejoin the original Land Arrangements (limited to the cost of the one-way economy airfare, or first class if Your original tickets were first class, 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 accommodations and transportations expenses incurred to remain near a covered traveling Immediate Family Member or Traveling Companion who is hospitalized during Your Tour.

Special Conditions: You must advise Funjet Vacations and BerkelyCare, the Claims Administrator, as soon as possible in the event of the claim. The Insurer will not pay benefits for any additional charges incurred that would not have been charged had You notified Funjet Vacations and BerkelyCare as soon as reasonably possible.

c) Trip Delay – The Insurer will pay benefits for Covered Expenses, up to \$500 (\$100/day) if Your Trip is delayed for 12 hours ore more, due to Air Common Carrier delays caused by inclement weather, strike or other job action, or equipment failure; a traffic accident en route to a departure in which You or Your Traveling Companion is not directly involved; or due to 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 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 Arrangements or return to the place of origin shown on the travel documents.



PART B - MEDICAL PROTECTION

Emergency Evacuation

The Insurer will pay benefits for Covered Expenses, up to \$15,000, in an Injury or Sickness commencing during the Tour results in Your necessary Emergency Evacuation. An Emergency Evacuations must be ordered by a legally licensed Physician who certifies that the severity of Your Injury or Sickness warrants an Emergency Evacuation.

Emergency Evacuation means:

Your medical conditions warrants immediate Transportation from the place where You are injured or sick to the nearest hospital where appropriate medical treatments can be obtained; and/or b) After being treated at a local hospital, Your medical conditions warrants Transportation to the United States or Canada (where you reside) to obtain further medical treatments or to recover.

Covered expenses are customary and reasonable expenses for Transportation, medical services, and medical supplies necessarily incurred in connections with Your Emergency Evacuation. All Transportation arrangements made for Your evacuation must be by the most direct and economical route possible. Expenses for Special Transportation must be:

- recommended by the attending Physician;
- required by the standard regulations of the conveyance transporting You; AND
- verified, approved, and arranged in advance by Travel Assist, Inc.

Transportation means any land, water, or air conveyances required to transport You during an Emergency Evacuation. Special Transportation includes, but 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 Your or already included in the cost of the Tour.

Accident and 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 Sickness. The Injury must occur while You are covered under the policy, and the Sickness must first manifest itself during the Tour. You must receive initial treatments within ninety (90) days of the accident which caused the injury or the onset of Sickness. All services, supplies or treatments 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.

Repatriation of Remains

The Insurer will pay the reasonable Covered Expenses incurred, up to \$15,000, to return Your body to Your point of origin if You die during the Tour. Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and transportation.

PRE-EXISTING CONDITIONS

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

PLEASE NOTE: ALL COVERED REASONS FOR CANCELLATION OF INTERRUPTION OF YOUR TOUR MUST FIRST OCCUR AFTER THE EFFECTIVE DATE OF COVERAGE.

If You have any questions concerning this exclusion, please call the Funjet Helpline at 1-(800)527-3522 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 for the following: original cash value of the item less depreciation as determined by the Insurer; or cost of repair or replacements (limit per article - \$250). There will be 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 equipments.

Baggage Delay

The Insurer will reimburse You for expenses of necessary personal effects, up to \$400 (\$100/day), 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 COVERAGE 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 INSURANCE

Accidental Death & Dismemberment

If You sustain an Injury while in, on, boarding or alighting from and Air Common Carrier which results in death or loss of limb, 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 Coverage's for death, loss of speech and hearing in both ears, or loss or any combinations of two hands, feet or eyes; one-half the benefits amount for loss of any one 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 Coverage's for all losses due to the same accident.

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



PART E - WORLDWIDE EMERGENCY ASSISTANCE (Travel Assist, Inc.)

Travel Assist, Inc. 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.

Medical Assistance

If a medical emergency arises during Your travel, Travel Assist, Inc. may help You find local medical care. Physicians and hospitals worldwide can contact Travel Assist, Inc. to confirm coverage and, if required, arrange immediate settlement of covered medical expenses. Travel Assist, Inc. will coordinate emergency medical situations, when practical, with Your home Physician and arrange for special necessary Emergency Evacuation services.

Important: Emergency medical transportation arrangements MUST be authorized in advance by Travel Assist, Inc. in order for the Emergency Evacuation benefits to apply.

Traveler's Assistance

Travel Assist, Inc.'s multilingual staff can assist You in solving a variety of unexpected complications during Your Tour such as lost tickets or belongings. If necessary, Travel Assist, Inc. may also help locate legal counsel.

Emergency Cash Transfer

If You need emergency cash during Your Tour, Travel Assist, Inc. can help arrange a fund transfer through Your credit cards, family, friends, employer or similar sources.

To access emergency assistance, call any one of the Travel Assist, Inc. assistance centers whose telephone numbers are indicated in the *Where To Report Claims* section.

Note that the problems of distance, information and communications make it impossible for National Union Fire Insurance Company, CD Benefit, BerkelyCare, or Travel Assist, Inc. 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 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 a business.
3. "Immediate Family" – means children, children-in-law, parents, parents-in-law, step-parents, siblings, siblings-in-law, step-siblings, grandparents, grandchildren, legal or common law spouse, aunts, uncles, nieces, nephews, or Business Partner or You or Your Traveling Companion.
4. "Injury" – means 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.
5. "Insurer" – means National Union Fires Insurance Company of Pittsburg, PA.
6. "Land Arrangements" – means land arrangements made by Funjet Vacations.
7. "Natural Disaster" – means flood, hurricane, tornado, earthquake or blizzard which renders Your Air Common Carrier unable to provide travel service due to a shutdown of all local airports for duration of greater than 72 hours.
8. "Physician" – means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be Your, a Traveling Companion, or Immediate Family member.
9. "Sickness" – means an illness or disease which is diagnosed or treated by a Physician after the effective date of insurance and while You are covered under this plan
10. "Tour" – means prepaid Land Arrangements and shall include flight connections to join and depart such Land Arrangements
11. "Traveling Companion" – means one person who is booked to share Your room accommodations during the Tour.
12. "You" or "Your" – means a person who has purchase a Tour and who has paid the require plan cost for the coverage provided hereunder.

EXCLUSIONS

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, & D: ANY LOSS CAUSED BY OR RESULTING FROM: Sickness or disease except as provided for in this 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 threat; scuba diving; skydiving, snow skiing; hang gliding, parachuting; contests of speed; elective surgery; elective, non-emergency dental treatment; 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 an Air Common Carrier); household furniture; eyeglasses, sunglasses and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; money and securities; tickets and documents; brittle or fragile articles, such as cameras, musical instruments, radios, and similar property; 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 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.

IN PART D: ANY LOSS CAUSED BY OR RESULTING FROM: Suicide or attempted suicide while sane and intentionally self-inflicted injuries.

TERM OF COVERAGE

1. This protection is provided in consideration of the payment in advance of the total required plan cost 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 Funjet Vacations; the remaining coverages and services provided take effect at 12:01AM local time at Your location on the contracted departure date of Your Land Arrangements.
3. All coverage's shall terminate on the earlier of the following events: (a) Your return to Your origination point (as specified in the travel tickets); or (b) 11:59PM local time at Your location on the day the land 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 Arrangements, coverage shall apply from the time of departure from the origination point; (ii) greater than 2 days before the commencement of the Land 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 Arrangements, coverage shall apply until the time of return to the origination point; (ii) greater than 2 days after the completion of the Land Arrangements, the extension coverage shall be provided only on the day of Your air travel.

CLAIMS PROCEDURE

POLICY NO. 1381-9500199

1. **EMERGENCIES ARISING DURING YOUR TOUR:** For covered emergencies requiring evacuation or interruption of Your Tour, call Travel Assist, Inc. immediately at the numbers below. Identify yourself by the above policy number and give the details of Your problem or medical emergency.

Within the US and Canada: 1-800-543-3797

Outside the US and Canada, call collect 1-972-699-0200

Fax: 713-974-3422

2. **TRIP CANCELLATION CLAIMS:** Call Funjet Vacations and BerkelyCare IMMEDIATELY to notify them of Your cancellation and to avoid any non-covered expenses due to the late reporting. You will then be advised of how to obtain the appropriate form which must be completed by You AND THE ATTENDING PHYSICIAN, if applicable.

3. **CLAIMS NOTIFICATION UPON YOUR RETURN:** Report your claim in writing as soon as possible to BerkelyCare, the Claim Administrator. Provide the policy number above, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, You will be promptly forwarded the appropriate claim form to complete.



The plan was designed and is administered by BerkelyCare.

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

IN ALL OTHER STATE: BerkelyCare 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

Online: www.travelclaim.com

Phone: 1-(800) 527-3522 or 1-(516) 342-2500

Mail: 300 Jericho Quadrangle, PO Box 9022, Jericho, NY 11753

Office Hours: 8:00 AM - 10:00 PM (EST) Monday - Friday; 9:00 AM - 5:00 PM (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) 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 on any delay.

ENROLLMENT PROCEDURE

1. In order to quickly effect coverage and protect Your Tour deposit(s), make payment for the applicable plan cost to Your travel agent. The Trip Cancellation Protection will be come effective on the date payment is received by Funjet vacations.
2. PLEASE NOTE: Payments for the Travel Protection Program will not be accepted after final Tour payment has been made to Funjet Vacations.

This plan is under written by: National Union Fire Insurance Company of Pittsburgh, PA
Executive Offices: New York, New York



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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.

Travel sanctioned countries

Federal law prohibits unlicensed travel to sanctioned countries by US citizens and permanent residents. Therefore, any expenses incurred or claims made related to travel to a sanctioned country are not covered under this plan, unless the insured is traveling under a license issued by the US Department of Treasury Office of Foreign Asset Control. For more information on these sanctions, please review the Office of Foreign Asset Control internet website at www.treas.gov/offices/enforcement/ofac/.