

# Funjet “Complete Coverage” Travel Protection Plan FAQs

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# General Questions

## Why should I purchase the Funjet “Complete Coverage” Travel Protection Plan?

The “Complete Coverage” Travel Protection Plan” offers a Cancel for Any Reason Waiver, Price Guarantee and Hurricane Benefit features which are all provided by Funjet. The Cancel for Any Reason Waiver waives all penalties including Funjet Vacations penalties, hotel, supplier and airline penalties, even non-refundable airfares (booked through Funjet Vacations) - with no questions asked, you simply cancel and get the cost of your vacation back.

The Price Guarantee means you will get the lowest advertised price if the price of your exact vacation increases or decreases. The Price Guarantee is only valid on vacations including Charter/Value Flights. Packages must be the exact same room category and class of air service. In order to receive the lowest price advertised, call your travel agent or the Funjet Vacation reservation center at 1-800-558-3050. If the lowest advertised rate is a one day sale, the change must be done to the reservation on the day the one day sale takes place. Please note that the Price Guarantee is not available on scheduled air vacations. The Hurricane Benefit provides a refund for unused or interrupted vacation nights plus a future vacation discount certificate if your vacation is interrupted for 24 hours or more due to a Category One or greater hurricane. Note: The Hurricane Guarantee is valid for July-October departures only.

As we feel it is essential to have travel insurance coverages while you are vacationing, the “Complete Coverage” Travel Protection Plan also includes travel insurance benefits underwritten by National Union Fire Insurance Company of Pittsburgh, PA. These benefits include Trip Interruption, Trip Delay, Medical Expense, Emergency Evacuation coverage, Baggage/Personal Effects and Baggage Delay coverages and access to 24-hour Worldwide Emergency Assistance services.

The Funjet “Complete Coverage” Travel Protection Plan could help you if:

- You need to cancel for ANY Reason
- A family member back home becomes ill and you must return from your Funjet vacation early
- The flight you were scheduled on is cancelled resulting in you missing a day of your vacation
- Your luggage is lost by the airline(s)
- You twist your ankle and must visit a doctor while traveling
- Many other unforeseeable events as listed in the Plan Description

## Is there help while I'm traveling?

One of the valued benefits offered in the Funjet “Complete Coverage” Travel Protection Plan is the 24-Hour Emergency Assistance Service provided by Travel Assist. With Travel Assist, you have access to the services of a highly trained, multi-lingual staff around the clock that will provide assistance services including medical and travel assistance and emergency services.

- **Medical Assistance** – Professional emergency assistance such as medical case management, consultation and monitoring. Travel Assist can also provide referrals to local dental and medical service providers, up-to-the-minute medical advisories, and immunization requirements, prescription drug replacement, and more.
- **Travel Assistance** – Assistance with items such as last-minute flight and hotel changes, lost luggage locating, hotel finder and reservations, airport transportation, cash transfers, and more.
- **Emergency Services** – Assistance with Emergency Evacuation, Repatriation of mortal remains, emergency legal assistance, emergency medical payments, emergency family travel arrangements. If an emergency should arise during your vacation, call Travel Assist immediately and give the details of your problem or medical emergency. (Travel Assist’s contact information for calls originating domestically and internationally is provided in the Plan Description.)

## When is payment for the plan due?

The plan must be purchased at deposit.

## When does coverage go into effect and will it cover me for the entire length of my vacation?

The trip cancellation coverage takes effect upon receipt of the required plan cost by Funjet Vacations. All other benefits will take effect at 12:01 A.M. on your scheduled departure date and location. Generally, your coverage will remain valid until 11:59 P.M. on your scheduled completion date or your return to your origination point as stated on your tickets, whichever is earlier. Please see the Plan Description for detailed information.

## Can non US and Canadian residents buy the plan? Who is considered a resident?

The plan is available to U.S. and Canadian residents. A resident is typically defined as someone who lives in the US or Canada for six months or more.

# Coverage Questions

## What does the Funjet “Complete Coverage” Travel Protection Plan include?

The Funjet “Complete Coverage” Travel Protection Plan includes the Penalty Waiver which is an Any Reason cancellation benefit provided by Funjet and post-departure insurance benefits provided by National Union Fire Insurance Company of Pittsburgh, PA and administrated by BerkelyCare. The “Complete Coverage” features include:

- **Penalty Waiver – Any Reason Cancellation provided by Funjet Vacations**  
You can cancel your trip for ANY REASON prior to departure and receive a refund for supplier and hotel penalties that are assessed.
- **Post-Departure Benefits**  
**Underwritten by National Union Fire Insurance Company of Pittsburgh, PA**
- **Trip Interruption**  
If you must interrupt your travel plans for a covered reason as listed in the Plan Description, the Funjet “Complete Coverage” Travel Protection Plan provides coverage up to your TOTAL TRIP COST.
- **Trip Delay**  
If you should miss the departure of your vacation due to carrier-caused delays or other covered reasons, the plan reimburses you up to \$500 (\$100 per day) for the unused portion of your trip, additional accommodations, meals and “catch up” transportation expenses.
- **Medical Protection**  
If you become ill or are injured while on your trip, the Funjet “Complete Coverage” Travel Protection Plan will cover up to \$5,000 in medical expenses. The medical portion of the plan also covers Emergency Evacuation expenses up to \$10,000 and Repatriation of Remains expenses up to \$5,000. Medical coverage while traveling overseas is particularly important as Medicare and some HMO’s may not cover medical expenses incurred outside the U.S. Funjet’s “Complete Coverage” Travel Protection Plan medical benefits are excess to your regular health insurance coverage(s) and any other valid and collectible insurance. The Funjet “Complete Coverage” Travel Protection Plan will provide reimbursement to you for deductibles and co-pays that may be imposed by your health insurance. The plan even provides coverage up to 52 weeks from the onset of your illness or injury to assist with the cost of follow-up services, supplies and treatment.
- **Baggage Protection**  
Reimburses expenses up to \$1,000 for covered loss, damage, or theft of baggage and/or personal effects during or while in transit to or from your vacation. This benefit also includes Baggage Delay protection, covering you for the purchase of necessary items up to \$200 (\$100 per day) in the event your luggage is delayed by an air common carrier for more than 24 hours en route to your vacation. The Funjet “Complete Coverage” Travel Protection Plan Baggage benefits are excess to your homeowners coverage and any other valid and collectible insurance. The Funjet “Complete Coverage” Travel Protection Plan will provide reimbursement to you for deductibles that may be imposed by your homeowners or other insurance.
- **24-Hour Worldwide Emergency Assistance**  
24-hour emergency telephone assistance hotline for medical and travel-related problems. The assistance company is available day or night, even on holidays to assist you if you have any emergencies arise while you are traveling.

## Is military duty a cancellation reason which qualifies under the plan?

Yes. If you need to cancel, this falls under the Cancel for Any Reason Waiver portion of the “Complete Coverage” plan.

## Will my current home, renters, credit card or health insurance policies cover me during my trip?

Other insurance policies may not offer protection while you travel due to benefit limits, territory restrictions and deductibles. Most people do not have any insurance coverage at all if they must cancel their trip. The Funjet “Complete Coverage” Travel Protection Plan has a wide range of travel benefits that your credit card, homeowners and renters insurance policies most likely do not include.

The medical coverage included in the Funjet “Complete Coverage” Travel Protection Plan is absolutely vital for most people whose health insurance policies (Medicare, HMO or PPO) do not pay for covered medical expenses incurred outside of the United States or do not cover transportation charges due to medical emergencies.

## Is pregnancy a cancellation reason that would qualify under the plan?

Yes. If you need to cancel, this falls under the Cancel for Any Reason Waiver portion of the “Complete Coverage” plan.

### **What happens if I have to miss my trip due to a weather-related reason?**

The Cancel for Any Reason Waiver portion of the “Complete Coverage” plan allows you to cancel and get your money back for weather related reasons.

### **What if I am delayed on the way home, will I be reimbursed for out of pocket expenses?**

If you are delayed for more than 12 hours due to a covered reason such as weather, equipment failure of a common carrier, or a flat tire on the way to the airport, you have up to \$500 (\$100 per day) worth of coverage for prepaid non refundable trip costs. Plus the “Complete Coverage” plan reimburses for new airfare to get home and out of pocket expenses such as meals and lodging costs.

## **Definitions**

### **Who is considered an “Immediate Family” member under the plan?**

Our definition of immediate family is quite broad. It’s not just family members who reside with you. Rather, immediate family includes: spouse, domestic partner, mother, father, grandmother, grandfather, brother, sister, brother-in-law, sister-in-law, children, grandchildren, aunts, uncles, nieces and nephews among others. See the Definitions section of the Plan Description for a full listing.

### **Who is considered a “Traveling Companion”?**

A Traveling Companion is limited to one person booked to share a room or travel accommodations with the insured person.

## **Exclusions**

### **Are there exclusions?**

In order to provide this package of benefits, certain restrictions do apply. For example, the program does not provide duplicate payments if there are other sources of reimbursement available. Exclusions are standard in virtually every travel insurance product. Please see the Plan Description for a full list of exclusions.

### **What is the Pre-Existing Condition exclusion?**

The Funjet “Complete Coverage” Travel Protection Plan does have a Pre-Existing Condition exclusion which applies in limited instances. It does not apply to Trip Cancellations because those are handled by Funjet under the Cancellation for Any Reason Waiver portion of the plan.

Pre-existing conditions do not apply to family members back home. For instance, if you have to interrupt your trip because a family member back home becomes ill as a result of their pre-existing condition, you can file a claim to seek reimbursement for unused pre-paid costs and any additional airfare costs that arise as a result of the interruption.

### **I know that I have a pre-existing medical condition; will the “Complete Coverage” portion of the plan reimburse me?**

In the event that you have to cancel because of your pre-existing condition, the “Complete Coverage” plan includes an Any Reason Cancellation Waiver, provided by Funjet.

If you are on your trip and you need to interrupt and require an Emergency Evacuation as a result of your pre-existing condition, “Complete Coverage” provides this benefit for you.

## **Claims**

### **How do I file a claim; how long does it take to receive my money back?**

In the event of a claim, please contact BerkelyCare, the Plan Administrator, toll-free at 1-(800) 527-3522 or go to [www.travelclaim.com](http://www.travelclaim.com) to initiate the claim on line. Generally the claims process takes 4-6 weeks and once BerkelyCare receives full documentation, payment for a covered claim can be generated within 3 business days.

For covered emergencies during your trip which require evacuation or interruption, promptly call Travel Assist with your policy number and emergency details. Emergency Evacuations and Repatriations are pre-paid and arranged by Travel Assist

**How do I get reimbursement if my bags and/or personal items are damaged/stolen/lost while I am away?**

Upon your return home, submit verification paperwork to BerkelyCare, the Plan Administrator, including claim forms, explanation of benefits from homeowners or renters insurance, loss or police reports, and store receipts. You will be reimbursed for items damaged/stolen/lost while traveling, up to \$1,000.

**Should I submit a baggage claim with my homeowners/ renters insurance first?**

Yes. The Baggage Protection portion of the Funjet "Complete Coverage" Travel Protection Plan is excess of all other valid and collectible insurance. The plan provides reimbursement, up to the maximum shown on the Schedule of Coverage, for amounts not covered by your homeowners, renters or other applicable insurance, for lost, damaged baggage or personal effects.

**How does the Excess coverage for baggage and medical work?**

Baggage and medical coverages are excess or secondary to any primary insurance plans you may have (e.g. homeowners or health insurance). Part of the claim process for baggage and medical claims includes submitting the claim to your primary insurer first. We will then review their payment and reimburse any covered expenses that were not reimbursed by the primary insurance, up to the limit for that benefit. Of course, if you do not have primary insurance, this plan would pay from first dollar for covered expenses.

## Contact Information

**Who should I contact if I am currently traveling and experiencing a medical emergency**

Travel Assist is the 24-Hour Emergency Assistance Provider for the Funjet "Complete Coverage" Travel Protection Plan. If an emergency should arise during your vacation call Travel Assist immediately and give the details of your problem or medical emergency. (Travel Assist's contact information for calls originating domestically and internationally is provided in the Plan Description.)

**Who should I contact if I need travel assistance?**

Travel Assist can assist you with items such as last-minute flight and hotel changes, lost luggage locating, hotel finder and reservations, airport transportation, cash transfers, and more. (Travel Assist's contact information for calls originating domestically and internationally is provided in the Plan Description.)

**I have some questions about the coverage provided by the Funjet "Complete Coverage" Travel Protection Plan. Who should I contact?**

For questions about insurance benefits, please contact BerkelyCare, the Plan Administrator, toll-free at 1-(800) 527-3522. A BerkelyCare representative will be pleased to answer your coverage questions and if you should need to file a claim, they can initiate a claim for you.

BerkelyCare's office hours are 8AM-10PM (EST) Monday-Friday and 9AM-5PM (EST) Saturday

If you have questions about the Cancel For Any Reason Waiver, please contact Funjet at 888-558-6654.