



**Swain Destinations
Travel Protection Plan**

Designed for the Clients of Swain Destinations

This is only a summary of the program. This document is distributed to all guests, however the plan is only valid if the appropriate plan cost has been paid to Swain Destinations.

Policy Number: MZ0911107H0000A

Schedule: Swain Destinations Maximum Benefit Amount

Part A. Travel Arrangement Protection

Trip Cancellation.....	Up to 100% of your Total Trip Cost (\$15,000 Maximum)
Trip Interruption.....	Up to 100% of your Total Trip Cost (\$15,000 Maximum)
Trip Delay.....	\$1,000 (\$100/day)

Part B. Medical Protection

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

Part C. Baggage Protection

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

Part D. Travel Accident Protection

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

Part E. Worldwide Emergency Assistance (Provided by On Call International)

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

Coverages listed under Parts A, B, C and D are underwritten by Transamerica Casualty Insurance Company. Services under Part E are provided by On Call International.

Summary of Coverages

Part A. Travel Arrangement Protection

Trip Cancellation/Trip Interruption

Reimburses you up to the amount shown in the Schedule if you must cancel or interrupt the tour because you, a traveling companion or an immediate family member suffers from an unforeseen sickness, injury or death, or Other Covered Events.

Other Covered Events include you or your traveling companion's tour being delayed due to Common Carrier delays resulting from inclement weather, or mechanical breakdown or organized labor strikes that affect public transportation; being directly involved in a documented traffic accident while en route to departure; being hijacked, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, and immediate family member traveling with you or traveling companion is not a party to the legal action, or appearing as a law enforcement officer; having your home made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; being called into active military service to provide aid or relief in the event of a natural disaster; a transfer of employment of 250 miles or more.

The insurer will pay benefits for: Trip Cancellation – airfare cancellation charges for flights joining or departing your land/sea arrangements. Trip Interruption – additional airfare paid less the value of applied credit from an unused return travel ticket to return home or rejoin the original land/sea arrangements.

Trip Delay

Reimburses you up to the maximum shown on the Schedule for the cost of “catching up” with the tour if you missed the scheduled departure as a result of airline-caused delays, loss or theft of travel documents, or other covered reasons.

Part B. Medical Protection

Emergency Evacuation

Covers the expense, up to the maximum shown on the schedule, of evacuating you by commercial aircraft or air ambulance should you become ill or injured and if your condition cannot be treated by local medical facilities.

Repatriation

In the event of death, the plan also covers the expense, up to the maximum shown on the Schedule, for returning the remains home.

Accident & Sickness Medical Expense

Reimburses you for medical expenses incurred, up to the maximum shown on the Schedule, in the event you become injured or ill during your tour.

Pre-Existing Condition means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you or your Traveling Companion or Immediate Family Member who is scheduled or booked to travel with you:

1. received or received a recommendation for a diagnostic test, examination, or medical treatment; or
2. took or received a prescription for drugs or medicine.

Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this Policy.

Waiver of the Pre-Existing Condition Exclusion

The Pre-Existing Condition Exclusion is waived provided you meet all of the following requirements:

1. the payment for this plan is received within 14 days of the initial Covered Trip deposit/ payment for your Covered Trip; and
2. you are not disabled from travel at the time you make your plan payment.

If you have any questions concerning this exclusion, please call Aon Affinity at **1.800.453.4066** for further clarification.

Part C. Baggage Protection

Baggage and Personal Effects

Reimburses you, less any amount paid or payable from coverage provided by a Common Carrier and/or insurance specifically insuring the lost, stolen, or damaged item(s) up to the maximum shown on the Schedule, for the covered loss, damage or theft of baggage or personal effects during or while in transit to or from your tour.

Baggage Delay

Provides reimbursement, up to the maximum shown on the Schedule, for the purchase of reasonable additional clothing and personal articles in the event your luggage is delayed by a Common Carrier by more than 24 hours en route to the tour. This coverage terminates upon your arrival at the return destination of your Covered Trip.

Part D. Travel Accident Protection

Accidental Death and Dismemberment

Provides coverage for loss of life or limb as a result of a covered injury during your scheduled tour. Benefits are up to \$100,000 for Common Carrier-caused injury and up to \$25,000 for any other circumstance.

Part E. Worldwide Emergency Assistance (On Call International)

On Call International provides 24-hour toll-free or collect call emergency telephone access to the following essential assistance services:

- Emergency Cash Transfer Assistance;
- Medical Consultation and Monitoring;
- Lost Travel Documents Assistance; and
- Emergency Dental, Medical and Legal Assistance.

This program was designed and is administered by Aon Affinity.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

Important: This is only a brief description of the program. For a summary of the terms, conditions and exclusions please refer to the Travel Protection Plan. The policy provides limited benefits. It does NOT provide basic hospital, basic medical, or major medical insurance. This insurance is provided in excess of all other valid and collectible insurance or indemnity, and shall apply only after such other benefits have been paid.

This plan provides cancellation coverage for your trip and other insurance coverages that apply only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker.