

Protection Plans

PROTECTION PLAN SUMMARY

Your Travel & Company deposit includes Basic Protection coverage, of which certain portions are underwritten by The Insurance Company of the State of Pennsylvania (AIG) under policy GLB 9111595. This protection is automatically in force during your trip.

	INSURANCE COVERAGE	CANCELLATION REFUND POLICY*	RATE
ULTIMATE PROTECTION PLAN	MOST ENHANCED health coverage, program interruption, baggage delay/loss and travel delay protection while on tour. Plus, enhanced medical cancellation refund policy.	MOST ENHANCED cancellation refund policy. Cancel for any reason up to your day of departure and receive a cash refund—the most generous plan in the industry.**	\$30 per day (\$600 maximum)† <i>The Ultimate Protection Plan must be purchased no later than 65 days prior to departure</i>
COMPREHENSIVE PROTECTION PLAN	ENHANCED health coverage, program interruption, baggage delay/loss and travel delay protection while on tour. Plus, enhanced medical cancellation refund policy.	STANDARD cancellation policy.	\$20 per day (\$400 maximum)† <i>The Comprehensive Protection Plan must be purchased no later than 65 days prior to departure</i>
BASIC PROTECTION PLAN	STANDARD health coverage, program interruption, and travel delay protection while on tour.	STANDARD cancellation policy.	Included in Deposit

* Cancellation Refund Policy summary refers to cancellations due to non-insured reasons. ** Portion of the refund may be in the form of a travel credit voucher.
† Capped at \$600/\$400. Plan must be purchased for the entirety of the tour, including departure and return dates.

REFUND POLICIES

Should you have to cancel for a non-insured reason, our refund policy is outlined below. We can only process cancellations upon receipt of a cancellation letter and the return of any airline tickets that have been issued on your behalf. Any refund that you are owed will be sent within 45 days of receipt of your cancellation letter. Travel & Company recommends the Ultimate Protection Plan that allows you to cancel anytime for any reason and receive a cash refund!

# of days prior to departure	Ultimate Protection Plan	Comprehensive Protection Plan	Basic Protection Plan	All Protection Plans
	Refund	Refund	Refund	Substitution
75 days +	All payments less the \$300 Deposit*	All payments less the \$300 Deposit*	All payments less the \$300 Deposit*	All payments less \$300 Deposit*
74 to 65 days		All payments less \$370, and \$300 Deposit*	All payments less \$370, and \$300 Deposit*	All payments less \$45, and \$300 Deposit*
64 to 30 days	All payments less \$100 Travel Credit Voucher and \$300 Deposit*	All payments less \$795, and \$300 Deposit*	All payments less \$795, and \$300 Deposit*	No substitutions possible
29 to 15 days	All payments less \$295 Travel Credit Voucher and \$300 Deposit*	No refund	No refund	
14 days or less	All payments less \$495 Travel Credit Voucher and \$300 Deposit*			

* The \$300 Deposit, Comprehensive Protection Plan Fee, Ultimate Protection Plan Fee, and any visa fees are non-refundable and non-transferable. Non-refundable fees also include, but are not limited to, Travel & Company Travel Credit Voucher credits, late fees and cancelled check fees. Travel & Company Travel Credit Vouchers are transferable, are not redeemable for cash and are subject to expiration. Please contact Travel & Company for more details.

Travel & Company Substitution Policy

Substitutions can be made provided that the participant finds a suitable replacement. Substitute participants must forward a completed Travel & Company Registration Form together with appropriate payment in accordance with the payment schedule, and these must arrive in the same envelope as the written notice of cancellation for the participant withdrawing from the program. Please write the word "SUBSTITUTE" in large block letters at the top of the form. **Substitutions are not possible within 65 days of departure.**

Refunds will be made within 45 days of the completed substitution. Subject to airline availability.

Reinstatement Fees

Cancelled participants who request to be reinstated must send full payments, including a \$175 Reinstatement Fee, in the form of a cashier's check or credit card, along with a written request to be reinstated. Reinstatements are subject to airline and hotel availability and fees.

Cancellation Notes

There is no provision for refunds for meals, accommodations or transportation, including flight costs or activities missed by participants, for reasons of absence once the program has started. Minor alterations in programs will not result in refunds. Registration materials are not sent to participants who cancel from the program. If a participant elects to obtain a refund, that refund shall be Travel & Company's sole responsibility to participants.

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TRAVEL & COMPANY PROTECTION PLAN DETAILS

Your \$300 Travel & Company Deposit includes Basic Protection coverage, of which certain portions are underwritten by The Insurance Company of the State of Pennsylvania (AIG) under policy GLB 9111595. This protection is automatically in force during your Travel & Company tour.

Plan Type	Health Protection Includes 24 hour medical assistance, consultation, monitoring and emergency evacuation where deemed necessary by AIG Assist.	Medical Cancellation Medical and other cancellation reasons as stated below.	Medical Interruption Medical and other interruption reasons as stated below.	Baggage Delay/Loss	Travel Delay Protection
Ultimate Protection Plan	Coverage up to \$50,000. No deductible. AIG will pay up to \$1,500 for an immediate family member to travel to the trip destination in the event that a participant age 24 or older is hospitalized for more than 1 week (or more than 48 hours for participants under age 24).	For all participants: Full refund except for the \$300 Deposit plus the price of the Ultimate Protection Plan.	Up to \$1,500 toward the cost of a one-way economy ticket to the United States.	If bags are lost or delayed for more than 24 hours on your outbound journey, Travel & Company will pay \$50 for emergency purposes. If bags are stolen or lost, up to \$1,000 will be reimbursed by AIG if a signed police/airline report accompanies the claim. (Up to \$200 reserved for loss of photographic or electronic equipment.) No deductible applies.	If your trip is delayed 12 or more hours, up to \$250 in traveling expenses will be reimbursed by AIG.
Comprehensive Protection Plan	Coverage up to \$30,000. No deductible. AIG will pay up to \$1,000 for an immediate family member to travel to the trip destination in the event that a participant age 24 or older is hospitalized for more than 1 week (or more than 48 hours for participants under age 24).	For all participants: Full refund except for the \$300 Deposit plus the price of the Comprehensive Protection Plan.	Up to \$1,000 toward the cost of a one-way economy ticket to the United States.	If bags are lost or delayed for more than 36 hours on your outbound journey, Travel & Company will pay \$50 for emergency purposes. If bags are stolen or lost, up to \$500 will be reimbursed by AIG if a signed police/airline report accompanies the claim. (Up to \$100 reserved for loss of photographic or electronic equipment.) No deductible applies.	If your trip is delayed 12 or more hours, up to \$150 in traveling expenses will be reimbursed by AIG.
Basic Protection Plan	Coverage up to \$15,000. \$200 Deductible	65 days or more prior to departure: See "Refund Policies" chart on page 3. Less than 65 days prior to departure: Full refund except for \$545 plus the \$300 Deposit.	Up to \$250 toward the cost of a one-way economy ticket to the United States.	No coverage is included.	If your trip is delayed 24 or more hours, up to \$150 in traveling expenses will be reimbursed by AIG.

A total of \$300 plus the cost of the Protection Plan must be received in order to activate your plan.

Travel & Company Protection Plans are updated each July for the following travel year. Once finalized, participants will receive a *Health and Program Cancellation/Interruption Coverage* booklet that outlines the specific coverages in place for their tour.

Program Cancellation and Program Interruption

The cancellation and program interruption policies apply only to persons who cancel due to a listed insured reason and notify Travel & Company in writing. Accepted insured cancellation and program interruptions are limited to the following circumstances:

- 1) If you or a member of your immediate family (spouse, child, parent, grandparent, sibling or legal guardian) are seriously injured or become ill.
- 2) If you are laid-off (which must be documented with the appropriate forms from the Social Security Administration). Notification must be made to Travel & Company within seven days of job termination for this benefit to be in force.

Medical and Other Cancellation and Interruption Notes

AIG pays up to \$400 for a covered trip cancellation for Basic, Comprehensive and Ultimate Protection Plans. The balance is refunded by Travel & Company as part of the "Refund Protection Plan," outlined in the Protection Plan brochure sent to participants upon enrollment.

If, in the event a group leader cancels a scheduled trip because he/she or a member of his/her immediately family (spouse, child, parent, grandparent, sibling or legal guardian) becomes seriously ill or injured and no replacement can be found, requiring all participants assigned to such group leader to cancel their trip, payment will not exceed \$4,800 in total for all participants assigned to such group leader.

Travel Accident Protection

AIG provides \$25,000 coverage for accidental death and lower amounts for other accidents. The maximum aggregate total payable under this policy for all Travel & Company participants is \$1,000,000, and benefits may be reduced if this maximum is exceeded.

Additional Travel Security Waiver—Non U.S. Destination Trips

This waiver covers cases of political instability and is provided by Travel & Company as part of the Basic Protection Plan. Through this waiver, participants will receive a full refund (less the \$300 Deposit, and Ultimate or Comprehensive Protection Plan Fee, if applicable) if: 1) The U.S. Department of State states there has been a terrorist attack against U.S. interests and 2) the U.S. Department of State issues an official Travel Warning that Americans should not travel to any country visited on the itinerary and 3) the official Travel Warning is issued or in effect within 90 days prior to departure.

Additional Travel Security Waiver—U.S. Destination Trips

This waiver covers cases of political instability and is provided by Travel & Company as part of the Basic Protection Plan. Through this waiver, participants will receive a full refund (less the \$300 Deposit, and Ultimate or Comprehensive Protection Plan Fee, if applicable) if: 1) The U.S. Department of State states there has been a terrorist attack against U.S. interests within 90 days prior to departure and within 50 miles of a city being visited.