



The A&K Guest Protection Program offers coverage should you be forced to cancel your trip on short notice for a covered reason, or if a medical emergency arises while travelling. The plan also reimburses you when your baggage or personal effects are lost, damaged or stolen.

### A&K Guest Protection Program Summary

Program Benefit	Maximum Benefit Amount per Person	Program benefit	Maximum Benefit Amount per Person
Trip Cancellation	100% of trip cost up to \$50,000 (option to increase to \$100,000)	Accidental Death & Dismemberment	\$25,000
Trip Interruption	125% of trip cost up to \$62,500 (option to increase to \$100,000)	Search & Rescue	\$10,000
Trip Delay (12 hours)	\$1,000 (\$500/day)	Baggage/Personal Effects	\$2,000
Missed Connection (3 hours)	\$500	Baggage Delay (24 hours)	\$1,000
Accident/Sickness Medical	\$25,000	Sports Equipment Rental	\$5,000
Emergency Evacuation/Repatriation	\$100,000 (option to increase to \$300,000)	Non-Insurance Worldwide Emergency Assistance	24/7

**NOTE:** In order to cover pre-existing medical conditions, the insurance program cost must be paid in full within 14 days of deposit.

### Summary of A&K Guest Protection Program Benefits and Services

The following is a brief description. Please refer to the Certificate of Insurance for your state of residency for terms, conditions and exclusions.

**Trip Cancellation/Trip Interruption Protection** reimburses guests for the non-refundable cancellation charges, including airfare, and unused prepaid expenses, due to:

- Injury, illness or death of a guest, a Travelling Companion, Family Member or Business Partner
- Job termination/layoff if employed by same employer for at least 3 continuous years
- Inclement weather that causes a complete cessation of services of the Common Carrier for at least 8 continuous hours
- Hijacking, quarantine, jury duty
- Home made uninhabitable by unforeseen circumstances, fire, flood; burglary within 10 days of departure
- Direct involvement in a traffic accident on the way to the airport

**Trip Delay Protection** reimburses guests for unused prepaid trip expenses and additional, meals, hotel, and transportation expenses incurred from the point of delay to the point of rejoining the trip in the event of a missed departure due to carrier-caused delays or other covered reasons. For trips booked prior to 1/1/16, only additional transportation expenses will be reimbursed.

**Missed Connection** reimburses guests for the additional transportation costs incurred to join the trip if a guest misses their tour departure because the guest's airline flight is delayed for 3 or more hours due to a Common Carrier delay.

**Accident/Sickness Medical** covers necessary medical services or supplies if a guest suffers an injury or illness while on the trip. This is primary medical coverage and the program administrator will coordinate benefits so the guests won't have to file a claim with their personal medical insurance provider. Only covered expenses incurred during the covered trip will be reimbursed.

**Emergency Evacuation/Repatriation** provides coverage if a guest becomes injured or sick and the local attending physician determines transportation is necessary to the nearest medical facility where treatment can be obtained and transportation home if necessary. Also covers expenses for shipment of a guest's remains in the event of death. These benefits are authorized and arranged by On Call International.

**Accidental Death & Dismemberment** pays a benefit if a guest sustains an injury during the program resulting in loss of life, limb or eyesight.

**Search & Rescue** coverage provides for expenses associated with finding, recovering or rescuing a guest who becomes lost, disoriented or is reported missing during a recreational activity while on a trip.

**Baggage/Personal Effects** coverage reimburses guests for the loss, theft or damage to baggage and personal effects while on the trip.

**Baggage Delay** coverage reimburses guests for the purchase of necessary personal effects if bags are delayed for more than 24 hours.

**Sports Equipment Rental** coverage reimburses guests for the reasonable cost of renting sports equipment during their trip if their checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more.

Benefits are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction. To review full plan details online, go to: [www.affinitytravelcert.com/ABK/GPP](http://www.affinitytravelcert.com/ABK/GPP)

**Travel Insurance is underwritten by:** United States Fire Insurance Company.

**On Call 24-Hour Assistance Services** are services and are not insurance, underwritten by United States Fire Insurance Company.

**Benefits are administered by:** Aon Affinity, 300 Jericho Quadrangle, Jericho, NY 11753 Phone: 1-800-323-4947 or 1-516-342-2720.

**24/7 Worldwide Emergency Assistance Service.** If a guest has a medical or other emergency while on their trip, contact **On Call International:**

- Within the US or Canada: 1-855-878-9580
- Outside the US or Canada: 1-603-328-1321