Standard Travel Protection Plan

Important
This program is valid only if the appropriate plan cost has been received by Cheap Caribbean. Please keep this document as your record of coverage.
Description of Coverages

Schedule: Cheap Caribbean

Part A. Travel Arrangement Protection
Trip Cancellation.............................................Up To Total Trip Cost
Trip Interruption.............................................Up To Total Trip Cost
Trip Delay.......................................................$500 ($100/day)
Missed Connection.............................................$750

Part B. Medical Protection
Emergency Evacuation/Repatriation.............................$25,000
Accident Medical Expense........................................$15,000
Sickness Medical Expense........................................$15,000

Part C. Baggage Protection
Baggage and Personal Effects....................................$1,000
Baggage Delay.....................................................$200

Part D. Travel Accident Protection
Accidental Death and Dismemberment..........................$25,000

Part E. Worldwide Emergency Assistance
(On Call International)
CareFree™ Travel Assistance....................................24/7
Medical Assistance................................................24/7
Emergency Services..............................................24/7

Coverages under Parts A, B, C and D are underwritten by Stonebridge Casualty Insurance Company. Services under Part E are provided by On Call International. The benefits provided in this program are subject to certain restrictions and exclusions, including the Pre-Existing Condition Exclusion. Important: The Pre-Existing Condition Exclusion may be waived only if all the parameters set forth on Page 5 have been met. Please read this brochure in its entirety for a description of all coverage terms and conditions. Note: Words beginning with capital letters are defined in this text.

Summary of Coverages

Part A. Travel Arrangement Protection
Trip Cancellation and Trip Interruption Benefits
Pre-Departure Trip Cancellation
We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule, if you are prevented from taking your Covered Trip due to your, an Immediate Family Member’s or Traveling Companion’s or Business Partner’s Sickness, Injury, or death or Other Covered Events as defined, that occur(s) before departure on your Covered Trip. The Sickness or Injury must: a) commence while your coverage is in effect under the
Policy; b) require the examination and treatment by a Physician, in person, at the time the Covered Trip is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Covered Trip; or in the case of a non-traveling Immediate Family Member, be life threatening, or so severe as to require your care.

Pre-Departure Trip Cancellation Benefits
We will reimburse you, up to the amount in the Schedule, for the amount of forfeited, prepaid, non-refundable and unused Payments or Deposits that you paid for your Covered Trip. We will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion’s Covered Trip is canceled and your Covered Trip is not canceled.

Note: As respects air cancellation penalties, you will be covered only for air arrangements booked through Cheap Caribbean and flights connecting to such air arrangements booked through Cheap Caribbean. We will not pay benefits for cancellation charges imposed on any other air arrangements you may book on your own.

Post-Departure Trip Interruption
We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if due to your, an Immediate Family Member’s, Traveling Companion’s, or Business Partner’s Sickness, Injury, or death or Other Covered Events as defined: 1) your arrival on your Covered Trip is delayed; or 2) you are unable to continue on your Covered Trip after you have departed on your Covered Trip due to your, an Immediate Family Member’s, Traveling Companion’s, or Business Partner’s Sickness, Injury, or death or Other Covered Events as defined. For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the Policy; b) for item 2) above, commence while you are on your Covered Trip and your coverage is in effect under the Policy; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Covered Trip is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Covered Trip or to prevent you from continuing your Covered Trip; or in the case of a non-traveling Immediate Family Member, be life threatening, or so severe as to require your care.

Post-Departure Trip Interruption Benefits
We will reimburse you, less any refund paid or payable, for unused land travel arrangements and/or the following:

1. the additional transportation expenses by the most direct route from the point you interrupted your Covered Trip: to the next scheduled destination where you can catch up to your Covered Trip; or to the final destination of your Covered Trip;
2. the additional transportation expenses incurred by you by the most direct route to reach your original Covered Trip destination if you are delayed and leave after the Scheduled Departure Date.
However, the benefit payable under (1) and (2) above will not exceed the cost of a one-way economy air fare by the most direct route less any refunds paid or payable for your unused original tickets.

3. reasonable additional accommodation and transportation expenses (up to $100 per day) incurred to remain near a covered traveling Immediate Family Member or Traveling Companion who is hospitalized during your Trip.

In no event shall the amount reimbursed under Trip Cancellation/ Trip Interruption exceed the amount you prepaid for your Trip.

**Important:** You, your Traveling Companion and/or your Immediate Family Member booked to travel with you must be medically capable of travel on the day you purchase this coverage. The covered reason for cancellation or interruption of your Trip must occur after your effective date of Trip Cancellation coverage.

**Please note:** Benefits will not be paid for expenses not refunded in the event of your travel agent’s, the airline’s or Cheap Caribbean’s insolvency.

**Other Covered Events** means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy:

1. arrangements cancelled by an airline, cruise line or tour operator resulting from organized labor strikes;
2. a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this Policy:
   (a) being directly involved in a documented traffic accident while en route to departure;
   (b) 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, an Immediate Family Member traveling with you or a Traveling Companion is not: 1) a party to the legal action, or 2) appearing as a law enforcement officer;
   (c) having your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
   (d) being called into active military service to provide aid or relief in the event of a natural disaster;
   (e) a transfer of employment of 250 miles or more;
   (f) a Terrorist Act which occurs in your departure city or in a foreign city which is a scheduled destination for your Covered Trip provided: 1) the Terrorist Act occurs within 30 days of the Scheduled Departure Date for your Covered Trip; and 2) your premium is received within 1 day of the initial deposit/payment for your Covered Trip.
   (g) your involuntary termination of employment or layoff which occurs after your effective date of coverage. You must have been continuously employed with the same
employer for 1 year prior to the termination or layoff. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

(h) your, a traveling Immediate Family Member’s, or Traveling Companion’s approved, written military leave is involuntarily revoked as a result of being temporarily or permanently reassigned, being called to active military reserve or an extension of deployment beyond a defined tour of duty. All leave must be approved prior to the Policy effective date.

(i) for Trip Cancellations only: a Natural Disaster occurs, which causes a complete cessation of travel services at point of departure or destination;

(jj) for Trip Interruptions only: your Accommodation(s) at your destination are made Uninhabitable due to fire, flood, volcano, earthquake, hurricane or natural disaster so as to prevent you from reaching your destination or continuing on your Covered Trip provided: 1) your Accommodation(s) must be Uninhabitable on the Scheduled Departure Date; 2) your Accommodation(s) must be Uninhabitable for a minimum of 24 hours; and 3) the time and date that the Accommodation(s) first becomes Uninhabitable must commence no more than 3 days prior to your Scheduled Departure Date.

Trip Delay
If your Covered Trip is delayed for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule, for unused land or water travel arrangements, less any refund paid or payable and reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and economy transportation to catch up to your Trip, or to return Home. We will not pay benefits for expenses incurred after travel becomes possible.

Trip Delay must be caused by or result from:
1. Common Carrier delay;
2. loss or theft of your passport(s), travel documents or money;
3. being Quarantined;
4. hijacking;
5. natural disaster;
6. a documented traffic accident while you are en route to departure;
7. unannounced strike; or
8. a civil disorder.

Missed Connection
The Insurer will pay up to $750 should you miss your Trip departure as the result of the cancellation or delay of three (3) or more hours of all regularly scheduled airline flights due to inclement weather. For this benefit, Covered Expenses means additional transportation expenses incurred to join the departed Trip, reasonable additional accommodation and meal expenses incurred en route to catch up
to the Trip and non-refundable Trip payments for the unused portion of your land or water travel arrangements. This coverage is in excess of any coverage provided by a Common Carrier. In no event shall the amount reimbursed exceed $750.

Part B. Medical Protection

Medical Expense/Emergency Assistance Benefits

We will pay this benefit, up to the amount on the Schedule, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Trip; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance.

Covered Expenses:

Accident Medical Expense/Sickness Medical Expense:

1. expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services, incurred by you during a Covered Trip;

2. expenses for emergency dental treatment incurred by you during a Covered Trip;

Emergency Evacuation:

3. expenses incurred by you for Physician-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital, when you are critically ill or injured and no suitable local care is available, subject to the Program Medical Advisors prior approval;

4. expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence, when deemed medically necessary by the attending Physician, subject to the Program Medical Advisors prior approval;

5. expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of hospitalization for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days;

6. expenses for transportation not to exceed the cost of one-way economy class air fare to your place of residence, including escort expenses if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s), subject to the Program Medical Advisors prior approval;

7. expenses for one-way economy class air fare to your place of residence from a medical facility to which you were previously
evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the Policy;

Repatriation:
8. repatriation expenses for preparation and air transportation of your remains to your place of residence, or up to an equivalent amount for a local burial in the country where death occurred, if you die while on your Covered Trip.

Losses Not Covered:
We will not pay Medical Expense/Emergency Assistance Benefits if your Covered Trip destination is traveling to your Home and the Covered Trip is longer than 31 days.

Please Note: In no event will all benefits paid for Emergency Evacuation/Repatriation expenses exceed the coverage limit of $25,000.

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, Business Partner 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 premium for the coverage is received within 14 days of the initial Covered Trip deposit/payment for your Covered Trip;
2. you are not disabled from travel at the time you pay your premium;
3. you insure all prepaid Covered Trip costs that are subject to cancellation penalties or restrictions;
4. the Covered Trip cost per person is no more than $20,000. This waiver is not available for policies (for any benefit amounts) if the Covered Trip cost per person is greater than $20,000; and
5. the booking for the Covered Trip must be the first and only booking for this travel period and destination.

If you have any questions concerning this exclusion, please call Berkely at 1.877.892.7948 for further clarification.
Part C. Baggage Protection

Baggage and Personal Effects Benefit
We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage during your Covered Trip.

Valuation and Payment of Loss
Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon an Actual Cash Value basis. For items without receipts, payment of loss will be calculated based upon 80% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss.

We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will: 1) repair or replace any part to restore the pair or set to its value before the loss; or 2) pay the difference between the value of the property before and after the loss.

Items Subject to Special Limitations
We will not pay more than $300 (or the Baggage and Personal Effects limit, if less) on all losses to jewelry; watches; precious or semi-precious gems; decorative or personal articles consisting in whole or in part of silver, gold, or platinum; cameras, camera equipment; digital or electronic equipment and media; and articles consisting in whole or in part of fur. There is a $300 per article limit.

Baggage Delay Benefit
We will reimburse you, less any amount paid or payable from any other valid and collectible insurance or indemnity, up to the amount shown in the Schedule, for the cost of reasonable additional clothing and personal articles purchased by you, if your Baggage is delayed by a Common Carrier for 24 hours or more during Covered Trip. You must be a ticketed passenger on a Common Carrier. This coverage terminates upon your arrival at the return destination of your Covered Trip.

Part D. Travel Accident Protection

Accidental Death and Dismemberment
We will pay this benefit up to the amount on the Schedule if you are injured in an Accident which occurs while you are on a Covered Trip and covered under the Policy, and you suffer one of the losses listed below within 180 days of the Accident. The Principal Sum is the benefit amount shown on the Schedule.

<table>
<thead>
<tr>
<th>Loss</th>
<th>Percentage of Principal Sum Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both Hands; Both Feet or Sight of Both Eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand and One Foot</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand and Sight of One Eye</td>
<td>100%</td>
</tr>
<tr>
<td>One Foot and Sight of One Eye</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand; One Foot or Sight of One Eye</td>
<td>50%</td>
</tr>
</tbody>
</table>

If you suffer more than one loss from one Accident, we will pay only for the loss with the larger benefit. Loss of a hand or foot means complete severance at or above the wrist or ankle joint.
Loss of sight of an eye means complete and irrecoverable loss of sight.

**Exposure and Disappearance**

If by reason of an Accident covered by the Policy, you are unavoidably exposed to the elements and as a result of such exposure suffer a loss for which benefits are otherwise payable, such loss shall be covered hereunder. If you are involved in an Accident which results in the sinking or wrecking of a conveyance in which you were riding and your body is not located within one year of such Accident, it will be presumed that you suffered loss of life resulting from Injury caused by the Accident.

**Part E. Worldwide Emergency Assistance**

*(On Call International)*

Not a care in the world… when you have our 24/7 global network to assist you

- CareFree™ Travel Assistance
- Medical Assistance
- Emergency Services

**CareFree™ Travel Assistance**

**Travel Arrangements**

- Arrangements for last-minute flight and hotel changes
- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations
- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

**Pre-Trip Information**

- Destination guides (hotels, restaurants, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

**Documents and Communication**

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

**Medical Assistance and Managed Care**

- Medical case management, consultation and monitoring
- Medical Transportation
- Dispatch of a doctor or specialist
Referrals to local medical and dental service providers
Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements
Prescription drug replacement
Replacement of eyeglasses, contact lenses and dental appliances

Emergency Services
Emergency medical and dental assistance
Emergency legal assistance
Emergency family travel arrangements

CareFree™ Travel Assistance, Medical Assistance and Emergency Services can be accessed by calling On Call International at 1.855.892.6494 or, from outside the U.S. or Canada, call collect*: 1.603.328.1374.

* If you have any difficulty making this collect call, contact the local phone operator to connect you to a US-based long-distance service. In this case, please let the Assistance Provider answering the phone know the number you are calling from, so that he/she may call you back. Any charges for the call will be considered reimbursable benefits.

Note that the problems of distance, information, and communications make it impossible for Stonebridge Casualty Insurance Company, Berkely, Cheap Caribbean, or On Call International 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
In the Description of Coverage, “you”, “your”, and “yours” refer to the Insured. “We”, “us”, and “our” refer to the company providing the coverage. In addition, certain words and phrases are defined as follows:

**Accident** means a sudden, unexpected, unintended, and external event, which causes Injury.

**Accommodation(s)** means any establishment(s) used for the purpose of temporary, overnight lodging for which a fee is paid and reservations are secured.

**Actual Cash Value** means purchase price less depreciation.

**Baggage** means luggage, personal possessions, and travel documents taken by you on the Covered Trip.

**Business Partner** means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

**Common Carrier** means any land, water, or air conveyance operated under a license for the transportation of passengers for
hire, not including taxicabs or rented, leased, or privately owned motor vehicles.

**Covered Trip** means a period of round-trip travel away from Home to a destination outside your city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured enrolls; and the Trip does not exceed 31 days in length.

**Domestic Partner** means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

**Elective Treatment and Procedures** means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal or a state or local government authority or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

**Home** means your primary or secondary residence.

**Hospital** means an institution which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24-hour medical care, diagnosis, and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Physicians; 4) registered nurses must be on 24-hour call or duty; and 5) the care must be given either on the hospital’s premises or in facilities available to the hospital on a pre-arranged basis.

A Hospital is not: a rest, convalescent, extended care, rehabilitation, or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes).

**Immediate Family Member** includes your or the Traveling Companion’s spouse, child, spouse’s child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, or ward.

**Injury** means bodily harm caused by an accident which:
1) occurs while your coverage is in effect under the Policy; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

**Insured** means an eligible person who arranges a Covered Trip and pays any required premium.

**Insurer** means Stonebridge Casualty Insurance Company.
Natural Disaster means flood, hurricane, tornado, earthquake or blizzard which renders your Common Carrier unable to provide a travel service due to a shutdown of all local airports for a duration of greater than 12 hours.

Note: to expand this definition for our Insureds, we will also consider volcano, wildfires or inclement weather as natural disasters.

Other Valid and Collectible Group Insurance means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a Covered Expense.

Payments or Deposits means the cash, check, or credit card amounts actually paid to the Policyholder for your Covered Trip.

Physician means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

Policy means the contract issued to the Policyholder providing the benefits specified herein.

Policyholder means the legal entity in whose name this Policy is issued, as shown on the benefit Schedule.

Program Medical Advisors means On Call International.

Quarantined means the isolation of a person afflicted with or exposed to a communicable disease, the purpose being to prevent the spread of disease.

Schedule means the benefit schedule shown on the Description of Coverage for each Insured.

Scheduled Departure Date means the date on which you are originally scheduled to leave on your Covered Trip.

Scheduled Return Date means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

Scheduled Trip Departure City means the city where the scheduled trip on which you are to participate originates.

Sickness means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the insurance is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this insurance plan is not a Sickness as defined herein and is not covered by the Policy.

Terrorist Act means an act of violence, other than civil disorder or riot, (that is not an act of war, declared or undeclared) that results in
loss of life or major damage to property, by any person acting alone or on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

**Traveling Companion** means up to 3 persons with you on the same Trip arrangement and who, during the Trip, will accompany you.

**Trip** means a trip for which coverage has been elected and the premium paid, and all travel arrangements are arranged by Cheap Caribbean prior to the Scheduled Departure Date of the trip.

**Uninhabitable** means the dwelling is not suitable for human occupancy in accordance with local public health or safety guidelines.

**Usual and Customary Charge** means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 90th percentile.

**General Plan Exclusions**

In Parts A, B & D:
We will not pay for any loss or expense caused by or incurred resulting from: a Pre-Existing Condition, as defined in the Policy, unless this exclusion has been waived in accordance with the parameters set forth in the Pre-Existing Condition Exclusion section on Page 5. This Exclusion does not apply to benefits under covered expenses (emergency medical evacuation or repatriation of remains) of the Medical Expense/Emergency Assistance Benefits coverage, or for Trip Cancellation/Trip Interruption claims resulting from death.

In Parts A, B, & D:
We will not pay for any loss under the Policy, caused by or incurred resulting from:

1. mental, nervous, or psychological disorders, except if hospitalized;
2. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
3. normal pregnancy, except if hospitalized; or elective abortion;
4. declared or undeclared war, or any act of war;
5. service in the armed forces of any country;
6. operating or learning to operate any aircraft, as pilot or crew;
7. any unlawful acts, committed by you or, a Traveling Companion (whether insured or not);
8. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
9. Elective Treatment and Procedures;
10. medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
11. business, contractual or educational obligations of you, an
   Immediate Family Member, Business Partner, or Traveling
   Companion;
12. failure of any tour operator, Common Carrier, or other travel
   supplier, person or agency to provide the bargained-for travel
   arrangements; and
13. a loss that results from an illness, disease, or other condition,
   event or circumstance which occurs at a time when the Policy
   is not in effect for you.

In Part C:
Items not covered
We will not pay for damage to or loss of:
1. a loss or damage caused by detention, confiscation or
   destruction by customs;
2. animals;
3. property used in trade, business or for the production of
   income, household furniture, musical instruments, brittle or
   fragile articles, or sporting equipment if the loss results from the
   use thereof;
4. artificial limbs or other prosthetic devices, artificial teeth, dental
   bridges, dentures, dental braces, retainers or other orthodontic
   devices, hearing aids, any type of eyeglasses, sunglasses or
   contact lenses;
5. documents or tickets, except for administrative fees required to
   reissue tickets;
6. money, stamps, stocks and bonds, postal or money orders,
   securities, accounts, bills, deeds, food stamps or credit cards;
   and
7. property shipped as freight or shipped prior to the Scheduled
   Departure Date.

Losses not covered
We will not pay for loss arising from:
1. theft or pilferage from an unattended vehicle; and
2. mysterious disappearance.

In Part D:
The following exclusions apply to the Accidental Death and
Dismemberment coverage:
1. We will not pay for loss caused by or resulting from Sickness of
   any kind.
2. your suicide, attempted suicide, or intentionally self-inflicted
   injury, while sane or insane (while sane in CO & MO);
3. participation as a professional in athletics;
4. participation in organized amateur and interscholastic athletic
   or sports competition or events;
5. riding or driving in any motor competition;
6. nuclear reaction, radiation or radioactive contamination; and
7. scuba diving, snow skiing, skydiving, parachuting, hang gliding, or travel on any air supported device, other than on a regularly scheduled airline or air charter company.

Term of Coverage

When Coverage Begins
All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of: 1) the date the premium has been received by Cheap Caribbean; 2) the date and time you start your Covered Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Trip.

Pre-Departure Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the date your premium received by Cheap Caribbean. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Covered Trip if the required premium payment is received.

When Coverage Ends
Your coverage automatically ends on the earlier of:
1. the date the Covered Trip is completed;
2. the Scheduled Return Date;
3. your arrival at the return destination on a round-trip, or the destination on a one-way trip;
4. cancellation of the Covered Trip covered by the Policy.

Claims Procedure

1. **Emergencies Arising During Your Trip:** Please refer to Part E. Worldwide Emergency Assistance.

2. **Trip Cancellation Claims:** Contact Cheap Caribbean and Berkely IMMEDIATELY to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. Berkely will then forward the appropriate claim form which must be completed by you AND THE ATTENDING PHYSICIAN, if applicable.

3. **All Other Claims:** Report your claim as soon as possible to Berkely. Provide the policy number above, your travel dates, and details describing the nature of your loss. Upon receipt of this information, Berkely will promptly forward you the appropriate claim form to complete.

**Online:** [www.travelclaim.com](http://www.travelclaim.com)
**Phone:** 1.877.892.7948 or 1.516.342.2720
**Mail:** Berkely
300 Jericho Quadrangle, P.O. Box 9022,
Jericho, NY 11753
**Office Hours:** 8:00 am - 10:00 pm ET, Monday - Friday;
9:00 am - 5:00 Spm ET, 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 the parties responsible (e.g., airline, cruise line, hotel, etc.) for any 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 Trip Delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay. You must receive initial treatment within 90 days of the accident, which caused the Injury or the onset of the Sickness.

**Enrollment Procedure**

Once you have booked a Trip through Cheap Caribbean this Standard Travel Protection Plan may be purchased at any time through final Trip payment.

**Important:** In order to qualify for a waiver of the Pre-Existing Condition Exclusion, payment for this coverage must be received by Cheap Caribbean within 14 days of the deposit/initial trip payment. Satisfaction of this prerequisite will be verified during claims processing. Payment for the coverage may not be accepted after the Trip Cost has been paid in full.

This program was designed and is administered by Aon Affinity Berkely Travel.

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

For additional information regarding the plan, call Berkely at 1.877.892.7948 or 1.516.342.2720

Office hours:
8 AM – 10 PM ET, Monday – Friday,
9 AM – 5 PM ET, Saturday.

**General Provisions**

**Our Right To Recover From Others** We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

**Claims Provisions**

**Payment of Claims** Claims for benefits provided by the Policy will be paid as soon as written proof is received.

Benefits for loss of life will be paid to your estate, or if no estate, to your beneficiary. All other benefits are paid directly
to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate, or if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

Your Duty to Cooperate You must provide us with receipts, proof of payment, medical authorizations, or other records and documents we may reasonably require concerning your claim. Failure or refusal to cooperate may delay or impede the resolution of your claim.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company, a Transamerica 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.

This is a brief Description of Coverage which outlines benefits and amounts of coverage that may be available to you. If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA and WY), your Policy is provided on an individual form and may be obtained at www.affinitytravelcert.com. In addition, you can request a copy of your Individual Policy or Group Certificate for all other states based on your state of residence by calling 1-800-453-4090. Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim.

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. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. Unless individually licensed as an insurance agent, your travel agent is not qualified or authorized to answer your technical questions about the benefits, exclusions or conditions of this plan or to evaluate the adequacy of any existing insurance coverage you may have. Questions should be directed to the plan administrator at the toll-free number provided.

Ten Day Right To Examine
If you are not satisfied for any reason, you may cancel your coverage within 10 days of your receipt of this document. Your premium will be refunded, provided there has been no incurred
covered expense and you have not departed on your Covered Trip. When so returned, the coverage is void from the beginning. Request a refund in writing by providing your contact information as well as copy of your plan description to our authorized agent, Aon Affinity Berkley Travel, 300 Jericho Quadrangle, P.O. Box 9022, Jericho, NY 11753.

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