

\$129 Travel Protection

Cancel For Any Reason (Provided by Caravan Tours)

Caravan's optional Travel Protection provides a full refund of tour price, minus the \$129 premium, for cancellations made for any reason 61 days or more before the start of the tour.

Cancellations with Travel Protection made from 60 to 8 days before the start of the tour will incur an extra \$100 per person deductible.

Cancellations with Travel Protection made 7 days or less before the start of the tour will incur the extra \$100 per person deductible and an extra \$50 per person administrative fee.

Refunds for missed days on tour are based on the actual cost of services not used, less any extra expenses incurred by Caravan, and are not on a per day basis. Single supplement upgrades due to cancellation by a roommate and travel agent commissions are not covered.

You must purchase Travel Protection with your initial tour deposit/payment or no later than your final payment to be eligible for Cancel For Any Reason. Cancel For Any Reason is a non insurance feature.

Cancellation Fees without Travel Protection

Cancellations will be charged the per person fees listed below. In fairness to others and because of expenses incurred, we cannot make exceptions:

- 61 or more days prior to start of tour: Fee is \$300.
- 60-8 days prior to start of tour: Fee is 50% of tour price.
- 7 days or less prior to start of tour or during tour: Fee is 100% of tour price.

Time of cancellation will be when notice is received in Caravan's office. Cancellation fees apply even if a person transfers to another tour or start date.

Comparison of Cancellation Fees		
Days Prior to Start of Tour	Without Travel Protection	With Travel Protection
61 days or more	\$300 Fee	\$129 Premium
60 to 8 days	50% of Tour Price	Extra \$100 Deductible
7 days or less	100% of Tour Price	Extra \$50 Admin Fee

Your Travel Protection premium is refundable within 14 days of purchase provided you have: (1) not already departed on your trip; or (2) not filed a claim. This provision applies only to your Travel Protection premium and does not apply to your tour payments. After 14 days, your Travel Protection premium is non-refundable and non-transferable.

This provides a broad overview of your policy provisions and does not revise or amend the policy. Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and amendments thereto. Plans are offered and disseminated by registered travel retailers on behalf of Arch Insurance Solutions Inc., a licensed travel insurance producer (CA License #0118111, TX License #1787195). Plans are solicited by licensed producers in NY and HI. Both the travel insurance producer and the underwriter referenced above may be reached at 1-844-872-4163. Your policy is the contract that specifically and fully describes your coverage. Certain terms, conditions, restrictions and exclusions apply and coverages may vary in certain states. *Please refer to your policy for covered reasons, detailed terms and conditions.

Travel Insurance Coverage (Underwritten by Arch Insurance Company)

This is a plan summary. All coverages are per person.

- Trip Cancellation: 100% of air ticket costs for covered reasons*
- Trip Interruption: 100% of additional airfare costs (up to original ticket price) to return home for covered reasons*
- \$2,500 Travel Delay and/or Quarantine after 12 hours (maximum of \$200 per day)
- \$1,000 Baggage & Personal Effects (lost, stolen, damaged, or destroyed baggage or personal effects)
- \$300 Baggage Delay
- \$50,000 Emergency Accident and Sickness Medical Expense (No deductible. \$500 dental sublimit. Excess coverage for medical expenses incurred on trip)
- \$150,000 Emergency Evacuation or Repatriation (if emergency medical care is needed and an emergency evacuation to a better level of care is required)
- \$10,000 Accidental Death & Dismemberment
- \$100,000 Political & Security Evacuation (evacuation expenses due to natural disaster or political unrest)
- 24 hour travel assistance for medical or legal emergencies

Waiver of Pre-Existing Condition Exclusion

You must meet all of the following provisions to be eligible for benefits for pre-existing medical conditions:

- The premium is received with your tour deposit or within 14 days of making your initial tour deposit/payment;
- The booking for the Trip is the Insured's first and only booking for this travel period and destination;
- You are not disabled from travel at the time premium is paid; and
- You insure 100% of the cost of all Travel Arrangements that are subject to cancellation penalties or restrictions.

A pre-existing condition exists if a traveler has an illness or other condition within 120 days prior to policy effective date in which: the patient received or received a recommendation for a test, examination, or medical treatment or took or received a prescription for drugs or medicine.

This is a brief description of Travel Insurance Coverage.

To obtain the insurance policy, full plan details, and exclusions call RoamRight at 866-892-2382 with questions or go to: <https://partner.roamright.com/description-of-coverage?agencycode=caravan>

Travel assistance services while on tour are provided by a designated assistance company identified in your policy. Global travel assistance and medical emergency services are available 24 hours a day, 365 days a year. Call Direct: (within the United States and Canada) 855-291-6860. Call: (from all other locations) 443-470-7201.

Need to File a Claim? Visit www.roamrightclaims.com to start a claim online or contact the RoamRight claims department.