

**AMERICAN HIGH SCHOOL HONORS  
PERFORMANCE SERIES  
PASSENGER PROTECTION PLAN  
DESCRIPTION OF COVERAGE  
Plan Number HTP04200**

Schedule of Coverages & Services	Maximum Benefits Per Person
<b>Part A - Travel Protection</b>	
Trip Cancellation	Total Trip Cost
Trip Delay	\$100/Day/\$600 Maximum
<b>Part B - Baggage Protection</b>	
Baggage & Personal Effects	\$1,000
Baggage Delay	\$300
<b>Worldwide Emergency Assistance Services</b>	
Part I - Traveler's Assistance 24 Hour Worldwide	Included
Part II - Medical Assistance 24 Hour Worldwide	Included
Part III - Emergency Cash Transfer 24 Hour Worldwide	Included

**Part A - TRAVEL PROTECTION**

**Trip Cancellation**

In the event You are prevented from taking Your Trip due to : a) accidental Injury, Sickness, or death of Yourself, an Immediate Family Member or a Traveling Companion, which results in medically imposed restrictions as certified by a Physician at the time of loss preventing your continued participation in the covered Trip; b) Terrorism in a country which is part of the Trip which leads the United States government to issue a general recommendation that You should not travel within that country for a period that would include the Trip, such recommendation being made after the effective date of coverage; c) You or Your Traveling Companion is hijacked, quarantined, required to serve on a jury, or subpoenaed; d) You or Your Traveling Companion has a home that is made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster, the Insurer will pay benefits up to the maximum listed in the Schedule of Coverages for:

**Trip Cancellation:** non-refundable cancellation charges imposed by Worldstrides and/or airfare cancellation charges for flights joining or departing Your Land/Sea Arrangements; or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a person booked to share accommodations with You cancels his/her Trip for a covered reason and You do not cancel.

**Special Conditions:** In the event of a claim, You must advise Worldstrides and the Claims Administrator as soon as possible. The Insurer will not pay benefits for any additional charges incurred that would not have been charged had You notified Worldstrides and the Claims Administrator as soon as reasonably possible.

In no event shall the amount reimbursed exceed the lesser of; the amount You pre-paid for Your Trip, or the maximum benefit shown on the Schedule of Coverages.

**Trip Delay:** Travel Delay coverage will be on a one time basis for reasonable, additional accommodations and traveling expenses incurred by You due to travel delay of 12 or more hours up to the maximum amount listed in the Schedule of Coverages. Covered reasons for travel delay are: Carrier caused delay (including bad weather); You or Your Traveling Companion being delayed by, but not directly involved in, a traffic accident while en route to a departure; lost or stolen passports, money, or travel documents; quarantine; hijacking, unannounced strike, natural disaster; and civil commotion or riot.

**Part B - BAGGAGE PROTECTION**

**Baggage/Personal Effects**

The Insurer will reimburse You up to the maximum shown on the Schedule of Coverages for loss, theft, or damage to baggage and personal effects. The Insurer will pay the lesser of the following: actual cash value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement. Per article, there is a limit of \$250. There will also be a combined maximum limit of \$500 for the following: jewelry; watches and cameras including related equipment; articles consisting in whole or in part of silver, gold, or platinum; furs and articles trimmed with or made mostly of fur.

**Baggage Delay (Outward Journey Only)**

The Insurer will reimburse You for expenses of necessary personal effects, up to the maximum shown in the Schedule of Coverages, if Your checked baggage is delayed or misdirected by Common Carrier for more than 24 hours from the time You arrive at the destination stated on the ticket, except travel to final destination or Your place of residence. You must be a ticketed passenger of a Common Carrier.

**EXTENSION OF COVERAGE**

If You have checked Your property with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers the property.

**To access Emergency Assistance, call  
Universal Assist's operation center at:**

**1 - 800 - 770 - 9111  
or call collect:  
1 - 703 - 370 - 7800**

**Repatriation of Remains:** The Insurer will pay reasonable Covered Expenses incurred to return Your body to the United States if You die during the covered Trip. This will not exceed the maximum shown on the Schedule of Coverages. Covered Expenses include, but are not limited to, expenses for embalming, cremation, minimally necessary coffins for transport, and transportation.

**Excess Insurance Provision**

The coverage provided under Parts A, and B shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted.

**PRE-EXISTING CONDITIONS**

Pre-Existing Conditions means the Insurer will not pay under any coverage in Part A for claims arising from an injury, sickness, or other condition (including any condition from which death ensues) of Yourself, a Traveling Companion or an Immediate Family Member traveling with You within the 60 day period before the effective date Your coverage began under this protection plan which: (a) first manifested itself or exhibited symptoms which would have caused one to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine unless the condition for which the prescribed drugs or medicine is taken remains controlled without any change in the required prescription; (c) required medical treatment or treatment was recommended by a Physician.

**EXCLUSIONS**

The following exclusions apply to Part A. This plan does not cover any loss caused by or resulting from:

1. Pre-Existing Conditions (Except Emergency Evacuation & Repatriation of Remains);
2. Suicide or attempted suicide;
3. Intentionally self-inflicted injuries;
4. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) civil war;
5. Participation in any military maneuver or training exercise;
6. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
7. Mental or emotional disorders, unless hospitalized;
8. Participation as a professional in athletics or underwater activities;
9. Being under the influence of drugs or intoxicants unless prescribed by a Physician;
10. Commission or the attempt to commit a criminal act;
11. Participating in skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; and speed contest;
12. Dental treatment except as a result of accidental Injury to sound, natural teeth within twelve (12) months of the accidental Injury;
13. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
14. Pregnancy and childbirth (except for complications of pregnancy); and
15. Curtailment or delayed return for other than covered reasons.

The following exclusions apply to Baggage/Personal Effects Coverage only in Part B: ANY LOSS OR DAMAGE TO: animals; automobiles and their equipment; boats; trailers, motors; motorcycles; other conveyances

and their equipment (except bicycles while checked as baggage with a Common Carrier); household effects and furnishings; sporting equipment if loss or damage result from the use thereof; antiques and collectors items; eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; keys, money, securities and documents; tickets; credit cards; professional or occupational equipment or property; and personal computers.

**ANY LOSS CAUSED BY OR RESULTING FROM:**

Breakage of brittle or fragile articles; wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; theft or pilferage while left unattended in any vehicle; mysterious disappearance; property illegally acquired, kept, stored or transported; insurrection or rebellion; imprudent action or omission; and property shipped as freight or shipped prior to the scheduled departure date.

**DEFINITIONS**

“Common Carrier” - means an air conveyance operating under a license for the transportation of passengers for hire.

“Economy Airfare” - means the lowest published rate for a one-way ticket.

“Immediate Family Member” - means any children, adopted children, stepchildren, children-in-law, parents, stepparents, parents-in-law, siblings, siblings-in-law, grandparents, grandchildren, legal spouse, aunts, uncles, nieces, and nephews of You or Your Traveling Companion who reside in the United States of America.

“Injury” - means bodily injury caused by an accident occurring while this policy is in force, and resulting directly and independently of all other causes in loss covered by the policy. The Injury must be verified by a Physician.

“Land/Sea Arrangements” - means land and/or sea arrangements made by Worldstrides.

“Physician” - means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license. The treating Physician may not be Yourself, a Traveling Companion, or an Immediate Family Member.

“Sickness” - means illness or disease which is diagnosed and treated by a Physician on or after the effective date of the protection plan and while You are covered under this policy.

“Terrorist Attack” means an incident deemed an act of terrorism by the United States Department of State.

“The Insurer” - means Virginia Surety Company, Inc.

“Traveling Companion” - means a person who is sharing travel arrangements with You (to a maximum of four persons including You).

“Trip” - means prepaid Land/Sea Arrangements and shall include flight connections to join and depart such Land/Sea Arrangements, provided such flight connections are scheduled to commence within one (1) week of the Land/Sea Arrangements.

“You or Your” - means a person who has purchased a Trip and who has paid the required plan cost for the protection plan provided herein.

**WORLDWIDE EMERGENCY ASSISTANCE SERVICES**

**Universal Assist**

**Worldwide Emergency Assistance**

A 24-hour emergency telephone assistance service is available for Your benefit so that, in the event of an emergency while on the Trip, English speaking help and advice may be furnished to You.

**PART I - TRAVELER'S ASSISTANCE**

Universal Assist's multilingual staff can assist You in solving a variety of unexpected complications during the Trip such as lost tickets or belongings. If necessary, Universal Assist may also help locate legal counsel. Pre-Trip information such as cultural, visa requirements and exchange rates can also be provided.

**PART II - MEDICAL ASSISTANCE**

If a medical emergency arises during travel, Universal Assist may help You find local medical care. Physicians and hospitals worldwide can contact Universal Assist to confirm coverage and, if required, help You arrange immediate settlement of medical expenses resulting from an Injury during the covered Trip. Universal Assist will coordinate emergency medical situations, with Your home Physician and arrange Emergency Evacuation services.

**PART III - EMERGENCY CASH TRANSFER**

Universal Assist can help arrange a fund transfer through Your credit cards, family, friends, employer or similar source if You need cash while on the Trip.

NOTE: Problems of distance, information and communication make it impossible for Virginia Surety Company, Inc., Universal Assist or BerkelyCare to assume any responsibility for the availability, quality, use or result of any emergency service. In all cases, You are still responsible for obtaining, using and paying for Your own required services of all types.

**CLAIMS PROCEDURE**

To facilitate prompt claims settlement:

**TRIP CANCELLATION CLAIMS:** IMMEDIATELY Call Worldstrides and the Claims Administrator to report Your cancellation and avoid non-covered expenses due to late reporting. The Claims Administrator will then advise You on how to obtain the appropriate form to be completed by You and the attending Physician.

**INTERRUPTION:** Obtain medical statements from the doctors in attendance in the country where Sickness or accident occurred. These statements should give complete diagnosis, stating that the Sickness or accident prevented traveling on dates contracted. Provide all unused transportation tickets, official receipts, etc.

**MEDICAL EXPENSES:** Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment; submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

**BAGGAGE:** In case of loss, theft, or damage to personal belongings, immediately contact the hotel manager, Tour guide or representative, transportation official, or local police; report occurrence and obtain a written statement. Submit claim first to party responsible; i.e., airline, hotel, etc. Provide a copy of the outcome of Your claim, along with the written loss statements, receipts, etc.

TO OBTAIN CLAIM FORMS AND ANY ADDITIONAL INFORMATION ON HOW TO REPORT A CLAIM, CALL OR WRITE THE PLAN ADMINISTRATOR AND REFER TO PLAN: HTP04200

**TERM OF COVERAGE**

1. The Trip Cancellation Benefit takes effect upon receipt of the appropriate Passenger Protection Program cost by Worldstrides.
2. All other coverages take effect at 12:01 a.m. local time at Your location on the departure date of Your Trip.
3. All coverages shall terminate on the earlier of the following dates: (a) Your return to the origination point as specified in the travel tickets; (b) 11:59 p.m. local time at Your location on the date Your Trip is completed, (c) The date You cancel Your Trip.
4. If You extend the return dates, all coverages will terminate at 11:59 p.m. local time at Your location on the date originally scheduled for the return date.

Protection Plan fees are non-refundable

**BENEFICIARY**

Your estate, unless written notice of a designated beneficiary is provided to the Plan Administrator.

**FOR PLAN INQUIRIES OR INFORMATION ON FILING A CLAIM PLEASE CONTACT THE PLAN ADMINISTRATOR AT:**

**BerkelyCare.**  
**300 Jericho Quadrangle**  
**P.O. Box 9022**  
**Jericho, NY 11753**

**1 - 800 - 453 - 4063**  
**or call collect:**  
**1 - 516 - 342 - 2950**

**Mon - Fri 9:00 am - 5:00 pm (EST)**

**IMPORTANT NOTICE: Payments for the plan will not be accepted after Your total tour cost has been paid in full.**

Claims are administered by BerkelyCare<sup>SM</sup>. IN CALIFORNIA: BerkelyCare<sup>SM</sup> is a service mark of Aon Direct Insurance Administrators, CA Insurance License # 0795465. IN ALL OTHER STATES: BerkelyCare<sup>SM</sup> is a division of Affinity Insurance Services, Inc. in all states other than CA, except: AIS Affinity Insurance Agency, Inc. in MN and OK and AIS Affinity Insurance Agency in NY.

This Description of Coverage is a description of the group insurance policy (the Master Policy) terms and conditions. The complete provisions regarding this insurance are contained in the Master Policy that is on file with the trustee, Sun Trust Bank, Washington, D.C. as well as with the Plan Administrator, BerkelyCare. In the event of any conflict between this Description of Coverage and the Master Policy, this Description of Coverage will apply.