





## PART A. TRAVEL ARRANGEMENT PROTECTION

### Trip Interruption

If You are prevented from continuing Your Trip due to Injury, Sickness, or death to You, a Traveling Companion, or a member of Your Immediate Family, the Insurer will pay benefits up to the total Trip cost for unused, non-refundable land or sea expenses prepaid to Travel Impressions and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return home or rejoin the original Trip (limited to the cost of one-way economy airfare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets).

**Special Conditions** - You must advise Your travel agent, Travel Impressions, and BerkelyCare as soon as possible in the event of a claim. The Insurer will not pay benefits for any additional charges incurred that would not have been charged had You notified Travel Impressions and BerkelyCare as soon as reasonably possible.

### Trip Delay

The Insurer will pay benefits for Covered Expenses, up to \$200 (\$100/day), if Your Trip is delayed for 12 or more hours due to inclement weather, strike or other job action, or equipment failure of an Air Common Carrier. *Covered Expenses* include prepaid, unused non-refundable Land Arrangements, any reasonable additional expenses for meals and lodging, and the cost of a one-way economy airfare ticket to catch up to the Trip or return to the place of origin shown on the original travel documents.



## PART B. BAGGAGE PROTECTION

### Baggage/Personal Effects

The Insurer will reimburse You, up to \$800, for loss, theft, or damage to baggage and personal effects. The Insurer will pay the lesser of the following: original cash value at the time of loss (replacement cost less depreciation as determined by the Insurer), or cost of repair or replacement (limit per article - \$250). There will be a combined maximum limit of \$400 for the following: jewelry; watches; articles consisting in whole or in part of silver, gold, or platinum; furs; articles trimmed with or made mostly of fur; and cameras and their related equipment.

### Baggage Delay

You will be reimbursed for expenses of necessary personal effects, up to \$100, if Your checked baggage is delayed or misdirected by an Air Common Carrier for more than 24 hours from the time You arrived at the destination stated on Your ticket. You must be a ticketed passenger on an Air Common Carrier.



## PART C . MEDICAL PROTECTION

**Accident and Sickness Medical Expense:** The Insurer will pay benefits, up to \$5,000, if You incur necessary Covered Medical Expenses as a result of an Injury or Sickness. The Injury must occur while You are covered under the policy, and the Sickness must first manifest itself during the Trip. You must receive initial treatment within ninety (90) days of the accident which caused the Injury or the onset of the Sickness. All services, supplies, or treatment must be received within 52 weeks of the date of the accident or the onset of the Sickness.

*Covered Medical Expenses* are necessary services and supplies which are recommended by the attending Physician. They include the services of a legally qualified Physician, surgeon, graduate nurse, dentist, or osteopath; charges for hospital confinement and use of operating rooms; charges for anesthetics (including administration), x-ray examinations or treatments and laboratory tests; ambulance service; drugs, medicines, and therapeutic services and supplies. The Insurer will not pay benefits in excess of the reasonable and customary charges commonly used by providers of medical care in the locality in which the care is furnished.

**Important:** Medical Expense and Trip Interruption benefits are subject to the Pre-Existing Condition limitation detailed below and other exclusions on Pages 5 & 6.

### PRE-EXISTING CONDITIONS

THE INSURER WILL NOT PAY UNDER COVERAGES IN PARTS A & C FOR ANY CLAIMS ARISING FROM ANY INJURY, SICKNESS, OR OTHER CONDITION AFFECTING YOU, A TRAVELING COMPANION, OR AN IMMEDIATE FAMILY MEMBER WHICH, WITHIN THE 60-DAY PERIOD BEFORE YOUR PAYMENT FOR THIS PLAN: (A) FIRST MANIFESTED ITSELF, WORSENER, BECAME ACUTE, OR HAD SYMPTOMS WHICH WOULD PROMPT A REASONABLE PERSON TO SEEK DIAGNOSIS, CARE, OR TREATMENT; OR (B) REQUIRED TAKING PRESCRIBED DRUGS OR MEDICINE, UNLESS THE CONDITION FOR WHICH THE PRESCRIBED DRUG OR MEDICINE WAS TAKEN REMAINED CONTROLLED WITHOUT ANY CHANGE IN THE REQUIRED PRESCRIPTION; OR (C) REQUIRED TREATMENT OR TREATMENT WAS RECOMMENDED BY A PHYSICIAN.

**PLEASE NOTE:** ALL COVERED REASONS FOR INTERRUPTION OF YOUR TRIP MUST FIRST OCCUR AFTER YOUR EFFECTIVE DATE OF COVERAGE.

If You have any questions concerning this exclusion, please call BerkelyCare at 1-(800) 453-4053 for further clarification.

## EXCESS INSURANCE PROVISION

THE INSURANCE PROVIDED UNDER PARTS A, B, & C SHALL BE IN EXCESS OF ALL OTHER VALID AND COLLECTIBLE INSURANCE OR INDEMNITY AND SHALL APPLY ONLY WHEN SUCH OTHER BENEFITS ARE EXHAUSTED.



## PART D . WORLDWIDE EMERGENCY ASSISTANCE (AIG Assist)

A 24-hour emergency telephone assistance service is operated for Your benefit so that, in the event of an emergency while on the Trip, help and advice may be furnished. Services include traveler's assistance, emergency cash transfer assistance, legal assistance, and medical assistance such as arrangements for special emergency medical transportation, if necessary.

**Please Note:** The problems of distance, information, and communication make it impossible for National Union Fire Insurance Company of Pittsburgh, PA, BerkelyCare, or AIG Assist to assume responsibility for availability, quality, use, or results of any emergency service. In all cases, payment is Your responsibility for required services.

To access emergency assistance,  
call 1-(800) 543-3797

Outside the U.S. and Canada, call collect: 1-(972) 699-0200  
FAX: 1-(713) 974-3422

## DEFINITIONS

**Air Common Carrier** - means an air conveyance operating under a valid license for the transportation of passengers for hire.

**Immediate Family** - means the children, step- or adopted children, children-in-law, parents, step-parents, parents-in-law, siblings, step-siblings, siblings-in-law, grandparents, grandchildren, aunts, uncles, nieces, nephews, and legal or common law spouse of You or Your Traveling Companion.

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

**Insurer** - means National Union Fire Insurance Company of Pittsburgh, PA.

**Physician** - means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating

Physician may not be You, a Traveling Companion, or an Immediate Family member.

**Sickness** - means an illness or disease which is diagnosed or treated by a Physician after the effective date of coverage and while You are covered under this plan.

**Traveling Companion** - means up to four persons scheduled to travel with You.

**Trip** - means travel arrangements made with Travel Impressions and shall include direct flight connections to join and depart such Trip, provided such flights are scheduled to commence during the Term of Coverage outlined on Page 6.

**You, Your, or Yourself** - means a person who has purchased a Trip offered by Travel Impressions and who has paid the required plan cost for the coverage provided hereunder.

## EXCLUSIONS

### THIS INSURANCE IN SECTION II DOES NOT COVER:

*IN PARTS A & C (except Trip Interruption claims resulting from death):*

**ANY LOSS CAUSED BY OR RESULTING FROM:** Pre-Existing Conditions.

### *IN PARTS A & C:*

**ANY LOSS CAUSED BY OR RESULTING FROM:** Sickness or disease except as provided for in the policy; war or any act of war whether declared or not; while serving as a member of the armed services; while or as a result of riding in any device for aerial navigation other than as provided for in the policy; participation in any professional, semi-professional, or inter-scholastic team sports; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereof; skydiving; scuba, skin or deep sea diving; snowskiing; hang gliding; parachuting; contests of speed; elective surgery; elective, non-emergency dental treatment or surgery; elective abortion; normal pregnancy, except if hospitalized; mental or nervous disorders, except if hospitalized.

### *IN PART B:*

**ANY LOSS OR DAMAGE TO:** animals, automobiles and their equipment; boats; motors; motorcycles; other conveyances and their equipment (except bicycles while checked as baggage with an Air Common Carrier); household furniture; eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; money and

securities; tickets and documents; sporting equipment if loss or damage results from the use thereof.

**ANY LOSS CAUSED BY OR RESULTING FROM:** breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property; 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.

### PLAN COST AND TERM OF COVERAGE

1) This protection is valid only if payment is received with your initial Trip deposit in advance of any losses and will not cover any losses suffered prior to purchase.

2) The Cancellation Fee Waiver is effective on the date payment is received by Travel Impressions. All coverages in Section II take effect at the time of Your contracted Trip departure date.

3) All coverages shall terminate on the earlier of the following events: (a) Your return to Your origination point as specified in the travel tickets; (b) 11:59 P.M. local time at Your location on the day the Trip is completed.

4) The duration of coverage shall be extended under the following conditions: (a) when You commence traveling from Your origination point within 1 day before commencement of the Trip arrangements by Travel Impressions, coverage shall apply from the time of departure from the origination point; (b) if You return to Your origination point within 1 day after the completion of the Trip arranged by Travel Impressions, coverage shall apply until the time of return to the origination point.

### WHERE TO REPORT CLAIMS

**POLICY # 3041-9500360**

**1) TRIP CANCELLATION CLAIMS:** Call Travel Impressions, Your travel agent, and BerkelyCare IMMEDIATELY at the number listed below. BerkelyCare will then forward You the appropriate form which must be completed by You. If You need to cancel on the day of departure and the travel agent's office is closed, please call (631) 845-8000, Ext. 2904. Failure to contact Travel Impressions will forfeit Your coverage reimbursement.

BerkelyCare  
P.O. Box 9366  
Garden City, NY 11530

**1-(800) 453-4053**  
**1-(516) 294-0220**  
Office Hours: 9AM - 5PM EST  
Monday - Friday

**2) CLAIMS NOTIFICATION UPON YOUR RETURN:** Report Your claim in writing as soon as possible to BerkelyCare. Provide the policy number above, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information BerkelyCare will promptly forward You the appropriate claim form to complete.

**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 Sickness or Injury occurred; receipts for medical services and supplies; receipts from the hospital; or police reports or claims reports from parties responsible (i.e., airline, hotel, etc.) for loss, theft, damage, or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required.

### ENROLLMENT PROCEDURE

1) In order to quickly effect coverage and protect Your Trip deposit(s), make payment for the applicable plan cost to Your travel agent/Travel Impressions upon booking Your Trip (in addition to Your deposit payment).

2) Payment for this plan will not be accepted after the initial Trip deposit has been paid.

3) **Eligibility:** Available to U.S. and Canadian residents only.

Benefits are extended, at no additional charge, to infants 2 years of age or under sharing accommodations with an accompanying adult so long as ALL accompanying adults purchase their own Cancel for Any Reason & Travel Protection Plan.