



# TAUCK'S GUEST PROTECTION

*Designed Exclusively for  
The Guests of  
Tauck World Discovery*

For policy questions, contact  
BerkelyCare at 1.866.808.7356

For emergency assistance services  
while traveling, contact

On Call International at 1.866.509.7710  
or from outside the U.S. or Canada call collect  
1.603.328.1703

## **IMPORTANT**

This program is valid only if the appropriate plan cost has been received by Tauck World Discovery. Please keep this document as your record of coverage.

# TAUCK'S GUEST PROTECTION



*Dear Guest,*

*The Tauck family and staff look forward to having you travel with us. We are committed to providing a high-quality, pleasurable, and worry-free vacation. At the same time, experienced travelers know to “expect the unexpected” and to be prepared.*

*We are proud to offer to you Tauck’s Guest Protection. The plan has two principal components: (1) trip cancellation/ trip interruption protection to cover Tauck World Discovery cancellation fees; and (2) a package of travelers’ insurance to cover air, medical, and luggage.*

*The trip cancellation/ trip interruption protection for tour costs is a “no questions asked” plan, which means that unused tour elements are refunded in full, with no explanation or documentation needed. It is provided by Tauck World Discovery, and refunds are processed from our office.*

*The travelers’ insurance is designed and administered by BerkeleyCare, a highly reputable leader in travel insurance. As with most insurance, benefits are provided for covered reasons, with some limitations and restrictions. The travelers’ insurance provided in this plan is not “primary” insurance; it is a low-cost policy designed to “fill the gap” and reimburse you for covered expenses not covered by your primary medical insurance. Many medical policies, including Medicare, often do not provide coverage for medical expenses incurred outside the U.S. Tauck’s Guest Protection would pay covered expenses not reimbursed by your primary medical plan, up to the limit of the policy.*

*Be sure to read this pamphlet carefully. We’re confident you’ll agree that we’ve provided an effective plan at tremendous value.*

*We wish you happy and care-free traveling!*

A handwritten signature in dark ink that reads "Dan Mahar". The signature is written in a cursive style with a large, prominent initial "D".

*Dan Mahar  
Chief Executive Officer*

**SECTION I**  
**CANCELLATION FEE WAIVER**  
*Provided by Tauck World Discovery*

If you cancel your Tour **FOR ANY REASON**, all land package cancellation fees imposed by Tauck World Discovery will be waived. If you interrupt your Tour en route, a refund for Your unused Tauck World Discovery Tour cost will be made (except costs for the Guest Protection Plan, airfare, and any extra Tour rate resulting from partial cancellation).

**IMPORTANT:** Section I is provided by Tauck World Discovery. Details are fully outlined in the General Information section of Tauck World Discovery's Tour brochure. The package of travel insurance coverages and assistance services in Section II were arranged with BerkelyCare on behalf of Stonebridge Casualty Insurance Company. All details outlined in Section II pertain only to the coverages and services indicated in the schedule below. Please note that travel agent commissions are not protected.

This plan is valid only if the appropriate plan cost has been paid.

**SECTION II**  
**TRAVEL INSURANCE BENEFITS**  
*Underwritten by*  
**Stonebridge Casualty Insurance Company, Inc.**

**Stonebridge Casualty Insurance Company**  
**Travel Insurance Certificate**  
**Policy Number MZ0911071H0000A**

**DESCRIPTION OF COVERAGE**

<b>Schedule:</b>	<b>Maximum</b>
<b>Tauck World Discovery</b>	<b>Benefit Amount</b>



**PART A. TRAVEL ARRANGEMENT PROTECTION**

	<u>U.S./Canada Tours</u>	<u>International Tours</u>
Trip Cancellation	Total Original Airfare Cost	Total Original Airfare Cost
Trip Interruption	\$5,000	\$10,000
Partial Room Cancellation	Tour Cost	Tour Cost
Trip Delay	\$750	\$1,000



**PART B. MEDICAL PROTECTION**

Emergency Evacuation	\$50,000	\$100,000
Repatriation	\$25,000	\$50,000
Accident Medical Expense	\$10,000	\$20,000
Sickness Medical Expense	\$10,000	\$20,000



## PART C. BAGGAGE PROTECTION

Baggage and Personal Effects	\$1,500	\$3,000
Baggage Delay	\$300	\$500



## PART D. TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment		
Common Carrier	\$30,000	\$30,000
Any Other Circumstance	\$10,000	\$10,000



## PART E. WORLDWIDE EMERGENCY ASSISTANCE (On Call International)

CareFree™ Travel Assistance	24/7	24/7
Medical Assistance	24/7	24/7
Emergency Services	24/7	24/7

*The benefits provided in this program are subject to certain restrictions and exclusions including the Pre-Existing Condition Exclusion on Page 7. **Important:** The Pre-Existing Condition Exclusion may be waived only if all the parameters set forth on Page 7 have been met. Please read this brochure in its entirety for a complete 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 Tour 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, that occur(s) before departure on your Covered Tour. The Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) require the examination and treatment by a Physician at the time the Tour is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Covered Tour.

#### Pre-Departure Trip Cancellation Benefits

We will reimburse you, up to the amount in the Schedule for the amount of prepaid, non-refundable and unused Payments or Deposits that you paid for your Covered Tour.

### **Partial Room Cancellation**

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 Tour is canceled and your Covered Tour is not canceled.

**Note:** In no event will the covered expenses for Trip Cancellation exceed the amount prepaid as your total original airfare cost.

### **Post-Departure Trip Interruption**

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if: 1) your arrival on your Covered Tour is delayed; or 2) you are unable to continue on your Covered Tour after you have departed on your Covered Tour 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 plan;
- b) for item 2) above, commence while you are on your Covered Tour and your coverage is in effect under the plan; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Covered Tour 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 Tour or to prevent you from continuing your Covered Tour.

### **Post-Departure Trip Interruption Benefits**

We will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, and/or the following:

1. the additional transportation expenses by the most direct route from the point you interrupted your Covered Tour: a) to the next scheduled destination where you can catch up to your Covered Tour; or (b) to the final destination of your Covered Tour.
2. the additional transportation expenses incurred by you by the most direct route to reach your original Covered Tour 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 (or first class, if the original tickets were first class) by the most direct route less any refunds paid or payable for your unused original tickets.
3. 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 Tour is interrupted and your Covered Tour is continued.
4. reasonable additional accommodation and transportation expenses (up to \$200 per day) incurred to remain near a covered traveling Immediate Family Member or Traveling Companion who is hospitalized during your Covered Tour.

**Note:** In no event shall the amount reimbursed under Trip Interruption exceed \$5,000 for U.S./Canada Tours or \$10,000 for International Tours.

**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 Covered Tour must occur after your effective date of Trip Cancellation coverage.

**Other Covered Events** means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy: 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) scheduled public transportation is cancelled as a result of riot, civil commotion, strikes, hijacking, natural disasters, motor or railway accidents, not reasonably expected at the time coverage is purchased.

### **Trip Delay**

If your Covered Tour is delayed, we will reimburse you, up to the amount shown in the Schedule for unused land and/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 Covered Tour 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. hijacking;
4. being Quarantined;
5. natural disaster;
6. a documented traffic accident while you are en route to departure;
7. unannounced strike;
8. a civil disorder;
9. your, an Immediate Family Member traveling with you, or a Traveling Companion's Injury, Sickness or death.



## 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 Tour; 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.

### 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 within one year from the date of your Sickness or Injury;
2. expenses for emergency dental treatment incurred by you.

#### 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 25 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 (or first class, if your original tickets were first class), 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 plan.

**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 Tour.

**Please Note:** In no event will all benefits paid for Emergency Evacuation and Repatriation expenses exceed the coverage limit.

**Please note: Benefits under Parts A & B (except Emergency Evacuation and Repatriation) are subject to the Pre-Existing Condition Exclusion detailed below and other exclusions listed on Pages 13-14.**

**PRE-EXISTING CONDITION** means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you, your Traveling Companion, 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 payment for this plan is received within 10 days of the initial Covered Tour deposit/payment for your Covered Tour; and
2. you are not disabled from travel at the time you make your plan payment.

If you have any questions concerning this exclusion, please call BerkelyCare at **1-866-808-7356** for further clarification.



## PART C. BAGGAGE PROTECTION

### **Baggage and Personal Effects Benefit**

We will reimburse you, less any amount paid or payable from any coverage provided by a Common Carrier and/or insurance specifically insuring the lost, stolen, or damaged item(s) up to the amount shown in the Schedule, for direct loss, theft, damage or destruction of your Baggage during your Covered Tour.

### **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 \$500 (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 \$250 per article limit.

### **Baggage Delay Benefit**

We will reimburse you 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 your Covered Tour. You must be a ticketed passenger on a Common Carrier.



## 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 Tour and covered under the plan, and you suffer one of the losses listed below within 365 days of the Accident. The Principal Sum is the benefit amount shown on the Schedule.

<b><u>Loss:</u></b>	<b><u>Percentage of Principal Sum Payable:</u></b>
Life.....	100%
Both Hands; Both Feet or Sight of Both Eyes.....	100%
One Hand and One Foot.....	100%
One Hand and Sight of One Eye.....	100%
One Foot and Sight of One Eye.....	100%
One Hand; One Foot or Sight of One Eye.....	50%

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.

### **Common Carrier Benefits**

The benefits provided by the plan applies only if you sustain a covered loss in an Accident which occurs: 1) while a passenger in or on, boarding or alighting from a Common Carrier or 2) being struck or run down by a Common Carrier.



## **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 (provided by On Call International)** 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-Tour 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 evacuation
- Repatriation of mortal remains
- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency medical payment assistance
- Emergency family travel arrangements

*Please note: CareFree™ is designed and offered to enhance your travel experience, services are not necessarily pre-paid, nor are all services covered (for reimbursement) under your travel protection plan. Please refer to your description of coverage, or call BerkelyCare, for more information.*

**To Access Emergency Assistance call 1-866-509-7710**  
 or, from outside the U.S. or Canada, call collect:  
**1-603-328-1703**

*\* 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, BerkelyCare, Tauck World Discovery, 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 certificate, “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.

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

**Air Common Carrier** means any air conveyance operated under a license for the transportation of passengers for hire.

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

**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 transportation of passengers for hire.

**Covered Tour** means a period of travel away from Home to a destination outside your city of residence; the purpose of the Tour is business or pleasure and is not to obtain health care or treatment of any kind.

**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), brother-sister, grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child, or ward.

**Injury** means bodily harm caused by an accident which: 1) occurs while your coverage is in effect under the plan; 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 Tour and pays any required plan payment.

**Insurer** means Stonebridge Casualty Insurance Company.

**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 Tour.

**Physician** means a person licensed as a medical doctor by the jurisdiction in which he/she is a 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 enforced isolation of an Insured and/or the restriction of free movement of an Insured suffering from or suspected to suffer from a contagious disease to prevent the spread of contagious disease.

**Schedule** means the benefit schedule shown on the Certificate for each Insured.

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

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

**Sickness** means an illness or disease of the body which:  
1) requires examination and treatment by a Physician, and  
2) commences while the plan 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 plan is not a Sickness as defined herein and is not covered by the plan.

**Traveling Companion** means a person with you on the same Tour arrangement and who, during the Tour, will accompany you.

**Tour** means a scheduled tour for which coverage has been elected and the plan payment paid and all travel tours are arranged by Tauck World Discovery prior to the Scheduled Departure Date of the tour. Also covered by this definition are any direct round trip air flights booked by others, to and from the scheduled Covered Tour departure and return cities, provided the dates of travel for the air flights are within 14 total days of the scheduled land tour or cruise dates.

**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 90<sup>th</sup> 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 plan, unless this exclusion has been waived in accordance with the parameters set forth in the Pre-Existing Condition Exclusion section on Page 7. 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 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 Tour undertaken for the purpose or intent of securing medical treatment;
11. business, contractual or educational obligations of you, an Immediate Family Member 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;
13. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan 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;
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;
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. You, your Traveling Companion's, or Immediate Family Member's booked to travel with you, 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;
7. mountain climbing, bungee cord jumping, skin diving, scuba diving, snow skiing, skydiving, parachuting, hang gliding, parasailing 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 plan payment has been received by Tauck World Discovery; 2) the date and time you start your Covered Tour; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Tour.

Pre-Departure Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day your plan payment is received by Tauck World Discovery.

Coverage begins at 12:01 A.M. Standard Time of the effective date of the certificate if the required plan payment is received. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date if the required plan payment is received.

### When Coverage Ends

Your coverage automatically ends on the earlier of:

1. the date the Covered Tour 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 Tour covered by the plan.

If your air arrangements are not booked by the Policyholder and are greater than 4 total days before and/or after your Tour, you will also be covered for Trip Interruption, Trip Delay, and benefits under Parts B, C and D on the day(s) you are flying to/from your destination.

## CLAIMS PROCEDURE

1. **EMERGENCIES ARISING DURING YOUR TOUR:** Please refer to Part E. Worldwide Emergency Assistance.
2. **TRIP CANCELLATION CLAIMS:** Contact Tauck World Discovery at 1-800-GO-TAUCK and BerkelyCare IMMEDIATELY to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. BerkelyCare 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 BerkelyCare. Provide the policy number, 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.

**Online: [www.travelclaim.com](http://www.travelclaim.com)**

**Phone: 1-(866) 808-7356 or 1-(516) 342-2720**

**Mail: BerkelyCare**

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

**Office Hours: 8:00am - 10:00pm ET, Monday - Friday;**

**9:00am - 5:00pm 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**

**IMPORTANT:** In order to qualify for a waiver of the Pre-Existing Condition Exclusion, payment for this coverage must be received by Tauck World Discovery within 10 days of the deposit/initial Tour payment. Satisfaction of this prerequisite will be verified during claims processing.

The plan cost is non-refundable once you enter the cancellation penalty period as stated by Tauck World Discovery.



This plan was designed and is administered by BerkelyCare<sup>SM</sup> for Tauck World Discovery.

**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.

**For additional information regarding the plan, call BerkelyCare at 1-866-808-7356 or 1-516-342-2720.**

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

**Ask for the Tauck Guest Protection Help Line.**

## 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 plan 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.

This plan is underwritten by:  
Stonebridge Casualty Insurance Company.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS.

If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA or WY) your plan is provided on an individual form. You can request a copy of your policy by calling BerkelyCare at 1-800-453-4090.



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*Tauck World Discovery Guest Protection*

## What happens if I need to cancel my trip?

	<i>U.S./Canada Tours</i>	<i>International Tours</i>
<u>Trip Cancellation</u>	Total Original Airfare Cost	Total Original Airfare Cost
<u>Trip Interruption</u>	\$5,000	\$10,000
<u>Partial Room Cancellation</u>	Tour Cost	Tour Cost
<u>Trip Delay</u>	\$750	\$1,000

## What happens if I get sick while traveling?

<u>Emergency Evacuation</u>	\$50,000	\$100,000
<u>Accident Medical Expense</u>	\$10,000	\$20,000
<u>Sickness Medical Expense</u>	\$10,000	\$20,000
<u>Repatriation of Remains</u>	\$25,000	\$50,000

## Loss, theft or damage to your luggage.

<u>Baggage/Personal Effects</u>	\$1,500	\$3,000
<u>Baggage Delay</u>	\$300	\$500

## Do I have Travel Accident Protection?

<u>Accidental Death &amp; Dismemberment</u>		
Common Carrier_____	\$30,000	\$30,000
Any Other Circumstance_____	\$10,000	\$10,000

## In the event of an emergency.

<u>Emergency Travelers' Assistance</u>	24 Hours	24 Hours
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***Your protection for a worry-free vacation.***

***Enroll in Tauck's Guest Protection.***

*Tauck World Discovery Guest Protection*

*Frequently Asked Questions*

Why should I purchase Tauck's Guest Protection?

What does Tauck's Guest Protection cover?

Will my current home, renters, credit card or health insurance policies cover my trip?

Is there help when I'm traveling?

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If I incur medical expenses during my trip, should I submit them to my primary health insurance company first?

How do I file a claim? How long does it take to receive my money back?

How do I check on the status of my claim?

Who is considered an immediate family member?

What are the covered medical expenses if I become sick or injured while on my trip?

Are there exclusions?

What is the pre-existing condition exclusion? Can it be waived?

If my traveling companion is hospitalized during our trip, does the plan reimburse my additional hotel costs to remain near the hospital?

Would the plan reimburse my additional hotel night, if I am too ill to fly home on my original return date?

Would I be covered if I am delayed returning home because I lost my passport?

## Why should I purchase Tauck's Guest Protection?

You've saved, you've waited, and now you're all set to go on the vacation of your life. Preparing for your trip includes protecting yourself from unfortunate occurrences that threaten to interfere with even your best laid plans. By purchasing Tauck's Guest Protection, you can help protect yourself against cancellation penalties, medical costs, luggage loss and delays, as well as gain access to a wide range of traveler's assistance services.

*Did you know that Tauck's Guest Protection could protect you if:*

- You become ill and can't travel
- Someone in your immediate family has an illness or injury, even if they aren't scheduled to travel with you
- Your child comes down with chicken pox and you are quarantined from travel
- Your house becomes flooded due to a hurricane
- Scheduled public transportation is cancelled due to a natural disaster.
- A family member back home passes away and you must return from your Tauck vacation early
- Your luggage is lost by the airlines
- You twist your ankle and must visit a doctor while traveling
- Many other unforeseeable events as listed in the [Description of Coverage](#)

## What does Tauck's Guest Protection cover?

Tauck's Guest Protection includes pre-trip cancellation protection and post-departure coverage for the following:

### **Trip Cancellation and Trip Interruption**

**LAND ARRANGEMENTS** - If you cancel or interrupt your tour for ANY REASON, all land package cancellation fees imposed by Tauck World Discovery will be waived.

**AIRFARE** - If you must cancel your tour due to a covered reason, Tauck World Discovery Guest Protection provides coverage for airfare cancellation charges up to your TOTAL ORIGINAL AIRFARE COST. In addition, if you interrupt your tour due to a covered reason the plan will reimburse your additional airfare to return home or rejoin the tour, **up to \$5,000** for U.S./Canadian tours and **up to \$10,000** for International tours.

**PARTIAL ROOM CANCELLATION** - If a person booked to share accommodations with you cancels or interrupts his/her tour for a covered reason and you continue the tour, you are covered up to your **tour cost** for the change in the per-person occupancy rate.

### **Trip Delay**

If you should miss the departure of your vacation due to carrier-caused delays, illness, injury or other covered reasons, Tauck's Guest Protection reimburses you for additional accommodations, meals and "catch up" transportation expenses. The plan provides reimbursement **up to \$750** for U.S./Canadian trips and **up to \$1,000** for International trips.

**Medical Protection**

If you become ill or are injured while on your trip, Tauck's Guest Protection will cover **up to \$10,000** in medical expenses for U.S./Canadian trips and **up to \$20,000** for International trips. The medical plan also covers emergency evacuation (**up to \$50,000** for U.S./Canadian trips and **up to \$100,000** for International trips) and repatriation of remains expenses (**up to \$25,000** for U.S. Canadian trips and **up to \$50,000** for International trips). Medical coverage while traveling overseas is particularly important as Medicare and some HMO's may not cover medical expenses incurred outside the U.S.

**Baggage Protection**

Reimburses expenses **up to \$1,500** (U.S./Canadian trips) or **\$3,000** (International trips) for the covered loss, damage, or theft of luggage and/or personal effects during or while in transit to or from your vacation. This benefit also includes baggage delay protection, covering you for the purchase of necessary items (**up to \$300** for U.S./Canadian trips or **up to \$500** for International trips) in the event your luggage is delayed by a common carrier for more than 24 hours en route to your vacation.

**24 Hour Worldwide Emergency Assistance**

24 hour emergency telephone assistance hotline for medical and travel related problems.

**Will my current home, renters, credit card or health insurance policies cover me during my trip?**

Due to territory restrictions, many insurance policies may not offer any coverage while you travel. Still others may offer partial protection, but due to benefit limits, co-insurance and deductibles, you may not be reimbursed for the full amount incurred. Most people do not have any insurance coverage at all if they must cancel their trip. Tauck's Guest Protection has a wide range of travel benefits that credit card, homeowners and renters insurance policies most likely do not offer. The medical coverage included in Tauck's Guest Protection is absolutely vital for most people whose health insurance policies (Medicare & HMO) do not pay for medical expenses incurred outside of the United States or do not cover transportation charges due to medical emergencies.

**Is there help when I'm traveling?**

One of the valued benefits offered in Tauck's Guest Protection is the 24 Hour Emergency Assistance Service. On Call International is a leader in this field. With On Call International you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with such emergencies as cash transfers, lost documents, medical or legal monitoring or referrals. They are also equipped to respond to many unexpected circumstances, such as providing potentially costly air ambulance transportation in medical emergencies. If an emergency should arise during your vacation, call On Call International immediately and give the details of your problem or medical emergency.

**When is the plan cost due and how do I enroll?**

For your convenience, we will add the plan cost on our travel invoice and include it in the balance due. Simply pay the amount indicated on your travel invoice inclusive of this plan cost. You are enrolled upon Tauck's receipt of payment for the applicable plan cost, in addition to any required trip deposits and/or final balances.

Please be aware that it is in your best interest to purchase the program at time of deposit. The earlier the effective date will protect you against unforeseen circumstances that may arise at a later date and the pre-existing exclusion.

**When does coverage go into effect and will it cover me for the entire length of my vacation?**

The Trip Cancellation coverage takes effect upon receipt of the required plan cost by Tauck. All other benefits will take effect at 12:01 A.M. on your scheduled departure date and location. Your coverage will remain valid until 11:59 P.M. of your scheduled completion date or your return to your origination point as stated on your tickets, whichever is earlier. Please see the [Description of Coverage](#) for detailed information.

### **I know that I have a pre-existing medical condition, why should I bother purchasing Tauck's Guest Protection?**

Even if you have a medical condition that has been unstable in the 60 days prior to Plan purchase, you should still consider enrolling in Tauck's Guest Protection because you can waive the pre-existing condition exclusion by simply enrolling in the plan and paying for it within 10 days of your initial trip payment. Doing so will remove the exclusion from the plan so that even pre-existing medical conditions can be covered. So long as you are medically able to travel at time of purchase, waiving the pre-existing condition exclusion is the easiest way to alleviate doubt as to chronic medical conditions.

### **I did not purchase my airfare from Tauck. Will I still have coverage for airline cancellation fees?**

Yes. The Trip Cancellation benefit provided by Tauck's Guest Protection includes coverage for direct round trip air flights booked by others, to and from the scheduled covered trip departure and return cities, provided the dates of travel for the air flights are within 14 total days of the Tauck land trip or cruise dates.

### **How do I get reimbursement if my luggage and/or personal items are damaged/ stolen/ lost while I am away?**

Upon your return home, submit verification paperwork to the plan administrator including claim forms, loss or police reports, and store receipts. You will be reimbursed for items damaged/stolen/lost while traveling up to \$1,500 for U.S./Canadian trips and up to \$3,000 for International trips.

### **If I incur medical expenses during my trip, should I submit them to my primary health insurance company first?**

Yes. The Accident and Sickness Medical Expense portion of Tauck's Guest Protection is excess of all other valid and collectible insurance. Guest Protection provides reimbursement, up to the maximum shown on the schedule of coverage, for all covered medical expenses not covered under your regular health insurance policy. Guest Protection will provide reimbursement to you for deductibles and co-pays that may be imposed by your health insurance. Please see the [Description of Coverage](#) for a complete definition of covered medical expenses.

### **How do I file a claim? How long does it take to receive my money back?**

In the event of a claim please contact BerkelyCare, our plan administrator, at **1-(866) 808-7356**. If you plan to cancel your trip due to a covered reason call Tauck and BerkelyCare immediately to initiate the claims process and to avoid additional expenses due to late notification. You can also file a claim by logging onto [www.travelclaim.com](http://www.travelclaim.com) and completing the Claim Information Request Form. Claim forms will be mailed to you within two to three business days. For covered emergencies during your trip which require evacuation or interruption, promptly call On Call International, the assistance company, with your policy number and emergency details.

Once BerkelyCare receives full documentation, payment for a covered claim can be generated in as few as five business days.

### **How do I check on the status of my claim?**

To check the status of your claim you can contact BerkelyCare at **1-(866) 808-7356** or you can email questions to BerkelyCare at [customerservice@berkely.com](mailto:customerservice@berkely.com).

## **Who is considered an immediate family member?**

Our definition of immediate family is quite broad. It's not just family members who reside with you. Instead, immediate family includes: mother, father, grandmother, grandfather, brother, sister, brother-in-law, sister-in-law, children, grandchildren, aunts, uncles, nieces, nephews, domestic partner among others. See the Definitions section of the [Description of Coverage](#) for a full listing.

## **What are the covered medical expenses if I become sick or injured while on my trip?**

Tauk's Guest Protection provides coverage for a vast array of medical expenses which could be incurred as a result of a sickness or injury. Guest Protection provides Sickness Medical benefits for necessary services and supplies which are recommended by the attending physician. Covered medical expenses 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.

## **Are there exclusions?**

In order to provide this package of benefits, certain restrictions do apply. For example, the program does not provide duplicate payments if there are other sources of reimbursement available. Exclusions are standard in virtually every insurance product. Please see the [Description of Coverage](#) for a full list of exclusions.

Also, this program provides coverage for cancellations due to covered reasons such as illness, injury and death to you, a traveling companion or an immediate family member as well as specified, non-medical reasons for cancellation. Please see the [Description of Coverage](#) for a full list of covered reasons for cancellation.

## **What is the Pre-Existing Condition Exclusion? Can it be waived?**

Tauk's Guest Protection does have a pre-existing condition exclusion, which is quite liberal. The pre-existing condition limitation precludes coverage only for those medical conditions that manifested themselves, became acute, or were being treated in the 60 days before coverage goes into effect (date coverage is purchased). You may have a chronic condition that requires you to take medication and still be covered by the program. Only if the condition is unstable and/or if there has been a change in the required prescription would your condition be considered pre-existing.

Unless you, your traveling companion or a family member has a new medical condition or one that has recently "flared-up" right before you enroll in the plan, or you have had a change in your required medication, the plan should provide coverage. Please see the [Description of Coverage](#) for complete details.

PLEASE NOTE: IF YOU PURCHASE THE PLAN WITHIN 10 DAYS AFTER YOUR INITIAL VACATION DEPOSIT OR PAYMENT, THE PRE-EXISTING CONDITION EXCLUSION WILL NOT APPLY.

## **If my traveling companion is hospitalized during our trip, does the plan reimburse my additional hotel costs to remain near the hospital?**

Yes. Tauk's Guest Protection reimburses reasonable additional accommodation and transportation expenses (up to \$200 per day) incurred to remain near a covered traveling immediate family member or traveling companion who is hospitalized during your trip.

**Would the plan reimburse my additional hotel night, if I am delayed returning home because I am ill?**

Yes. Tauck's Guest Protection provides Trip Delay coverage if your trip is delayed due to your, an immediate family member traveling with you, or a traveling companion's injury, sickness or death. The Trip Delay benefit reimburses additional expenses incurred by you for hotel accommodations, meals, telephone calls and economy transportation. Please see the [Description of Coverage](#) for complete details.

**Would I be covered if I am delayed returning home because I lost my passport?**

Yes. Tauck's Guest Protection provides Trip Delay coverage if your trip is delayed due to loss or theft of your passport(s), travel documents or money.