

Domestic

Tauk Guest Protection helps protect your family for certain unexpected circumstances and emergencies - both before and during your vacation. Tauk Guest Protection offers benefits and services for various circumstances that you might encounter.

Cancellation Fee Waiver - Non-insurance services provided by Tauk

Under Tauk's Cancellation Fee Waiver you can cancel your tour for ANY REASON up to the day before departure and receive a money-back refund (except in Extreme Circumstances*) on the land tour cost, based on your original method of payment.

*Extreme Circumstances: In the event of an act of God, war (whether declared or undeclared), terrorism, accident, natural disaster, outbreak of disease, or other event or circumstance beyond our control that contributes to or results in cancellation rates above our historical cancellation rates in the absence of such event or occurrence, Tauk reserves the right to issue a credit to you in lieu of a money-back refund, applicable to a future Tauk journey.

Note to MN, MO & NY residents: The Cancellation Fee Waiver can be purchased separately from the Travel Insurance Benefits. Please contact Tauk directly to purchase.

Need to
file a claim?
www.aontravelclaim.com

Travel Insurance - Underwritten by United States Fire Insurance Company

Benefit	Maximum
Trip Cancellation	Can reimburse airfare cancellation charges up to your original airfare cost if you cancel your trip due to sickness, injury, death and other covered reasons
Trip Interruption	Up to \$5,000 if you interrupt your vacation due to sickness, injury, death and other covered reasons
Trip Delay	Up to \$2,500 if your vacation is delayed due to carrier-caused delays, documented theft of passport, unannounced strike and more
Accident Medical Expense	Up to \$50,000 to cover medical treatment, hospitalization and more if you get injured during your vacation
Sickness Medical Expense	Up to \$50,000 to cover medical treatment, hospitalization and more if you become sick during your vacation
Baggage and Personal Effects	Up to \$1,500 if your luggage or personal items are lost, stolen, or damaged
Baggage Delay	Up to \$300 to cover the purchase of necessary items if your bags are delayed for more than 24 hours
Emergency Medical Evacuation	Up to \$100,000 to cover emergency medical transport
Repatriation of Remains	Up to \$25,000 to transport your mortal remains in the event of death during the trip
24-hour Accidental Death & Dismemberment	Up to \$10,000 for loss of life or limb resulting from a covered accident during the trip
Common Carrier Accidental Death & Dismemberment	Up to \$30,000 for loss of life or limb as a result of a covered accident involving a Common Carrier during the trip

Emergency Worldwide Assistance - Non-insurance services provided by CareFree Travel Assistance™

For 24/7 emergency assistance services while traveling, contact:

Within the U.S. and Canada: 1-877-303-5909 | Outside the U.S. and Canada, call collect: 1-516-342-4594

To obtain your state-specific plan documentation that contains the complete terms, conditions, limitations and exclusions of the plan, visit <https://www.affinitytravelcert.com/docs/TACGPPDOM>

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Aon Affinity | 45 Executive Drive, Plainview NY 11803 | 1.866.808.7352 | travelprotect@aon.com

Tauk is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Tauk is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Tauk and its employees may offer and disseminate travel insurance under the direction of Aon. You may have coverage from other sources that you may wish to review. If you have any questions about this coverage, contact Aon at 1-866-808-7356. Purchasing this travel protection product is not required in order to purchase any other products or services offered by Tauk.

This document contains highlights of the plans developed by Aon Affinity, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by CareFree Travel Assistance™ and a non-insurance Cancellation Fee Waiver provided by Tauk. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Affinity Insurance Services, Inc. (TX 13695); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Aon Affinity | 45 Executive Drive, Plainview NY 11803 | 1.866.808.7352 | travelprotect@aon.com. While Aon markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by Affinity Insurance Services, and Affinity Insurance Services does not receive compensation from USF for providing the non-insurance components of the plans.

Frequently Asked Questions

Who do I contact for Protection Plan information?

General Overview:	Tauck	Phone: 1-800-468-2825 Email: guestrelations@tauck.com
Coverage Questions:	Aon Affinity Travel Practice	1-866-808-7356 (Guest Protection Plan) 1-866-808-7352 (Cruise/Event/Train Protection Plan) Monday to Friday 8 AM- 10 PM ET / Saturday 9AM - 5PM ET
Worldwide Emergency Assistance:	CareFree Travel Assistance™ (Non-insurance assistance services)	1-800-208-6173 within the U.S. and Canada or Call collect 1-817-826-7005 outside the U.S. and Canada Email CareFree at CareFreeAssistance@LiveTravel.com

How do I file a claim?

Claims may be filed online at: www.aontravelclaim.com. When filing a claim online, each guest should file a claim using their unique reservation number. If your booking/reservation number does not yield any results, you should click on “request a claim form.”

What should I do if I get sick or have a medical emergency during my trip?

- If you need assistance, you or your Tauck Director should contact CareFree as soon as possible. Your Tauck Director will contact Tauck’s Guest Relations Department to inform that a case with CareFree is open and that CareFree has begun to assist you. CareFree will also let the Guest Relations Department know that a case has been set up.
- A member of Tauck’s Guest Relations Department will reach out to you by phone and/or email. Carefree will also contact you as they will be your main point of contact while your case is open.
- You may always choose to reach out to CareFree and the Guest Relations Department team if you should have questions or concerns.
- Contact CareFree at 1-800-208-6173 within the U.S. and Canada or call collect 1- 817-826 7005 outside the U.S. and Canada or email CareFree at CareFreeAssistance@LiveTravel.com

What is CareFree Travel Assistance’s role in a Medical Emergency?

CareFree Travel Assistance™ serves as an Assistance Coordinator. Once contacted, CareFree will serve as the point person for arranging medical consultations, providing local care facilities, ground transportation, medical escorts, and air evacuations (if necessary). They will be in contact with the guest regularly. If additional contact is needed, CareFree may be contacted at the above phone numbers. To expedite your call, please have the assigned case number available.

Monitor Condition. CareFree’s medical staff will oversee the case by a series of scheduled consultations with the treating physician in order to monitor your condition, course of treatment, progress and assess the current medical facility.

Arrange Transportation. CareFree will arrange and prepay for the most appropriate modes of air and ground transportation (depending on availability and medical requirements). Transportation arrangements may include: air ambulance, stretcher accommodations aboard a commercial air carrier, or commercial air transportation.

What other emergency services does CareFree Travel Assistance™ provide?

- Emergency Cash Transfer Assistance
- Medical Consultation and Monitoring
- Emergency Legal Assistance
- Emergency Medical and Dental Assistance
- Lost Travel Documents Assistance

If I'm sick and need to interrupt my trip, do I need to visit a doctor?

If you plan on filing a claim with Aon, you must see a doctor while on tour and request from the treating physician documentation stating you were seen and specifics as to when and why. Also, please request a copy of the invoice whether paid or pending. Remember to save all paperwork – including out of pocket receipts/expenses and any type of medical documents.

What if there aren't any doctors available at my location during my trip?

Contact CareFree and they can assist you with scheduling a telemedicine consultation.

US Toll Free: +1- 800-208-6173 | International Collect: +1-817-826-7005

Scheduling timeframe and availability: New Frontier Group (NFG), the telehealth provider which CareFree uses, is able to provide on-demand and scheduled appointments for teleconsultation 24/7/365.

Turnaround for medical reports: Within 24 hours of consultation; CareFree will send you the reports via encryption email.

Consultation costs: The minimum fee is \$195.00 but additional case fees may apply based on the case specifics. You will need to pay the telehealth provider directly. You may file a claim with Aon for reimbursement of these medical fees.

What should I do upon returning home after using Emergency Assistance Services?

Once you return home, you will have received claim forms from Aon. After completing necessary forms, you may upload all documentation at www.aontravelclaim.com from your computer or mobile device; you may also check the claim status via this site. All receipts must be submitted to Aon as part of the claim process.

To expedite the claims process, you are advised to hold onto, as applicable, the following:

- Bills/receipts for medical expenses incurred.
- Diagnoses or medical statements from treating doctors.
- Receipts for travel arrangements.

What is the plan number and where can I review the plan documents?

Tours: Domestic GPP USFTAC31 - <https://www.affinitytravelcert.com/docs/TACGPPDOM>

International GPP USFTAC52 - <https://www.affinitytravelcert.com/docs/TACGPPINTL>

Cruises: Domestic CPP/EPP/TPP USFTAC33 - <https://www.affinitytravelcert.com/docs/TACCREDOM>

International CPP/EPP/TPP USFTAC54 - <https://affinitytravelcert.com/docs/TACCREINTL>

What's covered in the plan?

- Trip Cancellation: May reimburse air ticket cost up to the maximum benefit amount if you cancel your trip due to sickness, injury, death and other covered reasons.
- Trip Interruption: May reimburse up to the maximum benefit amount if you interrupt your trip due to sickness, injury, death and other covered reasons.
- Trip Delay: May reimburse up to the maximum benefit amount if your vacation is delayed due to a covered reason such as common carrier-caused delays, stolen passports, unannounced strike and more.
- Medical Expenses: May cover up to the maximum benefit amount for medical treatment, hospitalization and more if you get injured or become sick during your trip. Important Note: Medical expense coverage may be secondary to your medical insurance coverage, so you may need to file a claim with your primary medical insurance policy/policies first, before Aon can determine coverage under the Tauck plans.
- Baggage / Personal Effects: May cover up to the maximum benefit amount if your luggage or personal items are lost, stolen, or damaged
- Baggage Delay: May cover the purchase of necessary items if your bags are delayed at least 24+ consecutive hours
- Emergency Medical Evacuation & Repatriation: Covers up to the maximum benefit amount for emergency medical transportation to the nearest suitable medical facility where treatment is available if you incur a sickness or injury that is acute, severe or life threatening and adequate treatment is not available in your immediate area and/or to transport your mortal remains in the event of death during the trip

Are there any benefits for my traveling companion if I am admitted to the hospital?

Yes, the plan can cover reasonable additional accommodation and transportation expenses (up to \$200 per day to a maximum of \$1,000 for International plans and up to \$200 per day to a maximum of \$750 for domestic plans) incurred to remain near a covered traveling immediate family member or traveling companion.

Who do I contact with questions regarding the refundable portion of my tour?

Please contact Tauck directly at 1-800-468-2825.

If I need to return home early, what “out-of-pocket” expenses can the plan reimburse?

If you must interrupt your trip or return home early for an eligible reason, reimbursement can be provided by the plan as follows:

- The plan may provide reimbursement for the additional airfare cost to return home, you will need to file a claim with Aon.
- If you cannot continue on your Tauck program due to a covered injury or sickness not requiring hospitalization and you must extend your trip, the plan can provide reimbursement for your additional hotel nights, meal(s), and local transportation expenses up to \$200 per day, to a maximum of \$1,000, until You are Medically Fit to Travel and transportation is available to your originally scheduled return or final destination of your trip.

Is Covid-19 covered under the plan?

Yes, Covid-19 is treated as any other sickness and it is considered a covered reason for both trip cancellation and trip interruption as well as for medical expense coverage. In order to make a claim with Aon: While still on tour, you will need a lab issued positive test result or self test with confirmation from doctor that you have been diagnosed with Covid. Without proper testing/documentation your claim may not be covered.

For full information on Covid-19, please contact Aon at: 1-866-808-7356 (Guest Protection Plan) or 1-866-808-7352 (Cruise/Event/Train Protection Plan) Monday to Friday 8 AM- 10 PM ET / Saturday 9AM - 5PM ET.

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Plan Coverage for Travel Arrangements Before and After Tauck's Itineraries

Tauck's Protection Plan includes coverage not only for airfare booked with Tauck, but the Protection Plan also offers coverage for round trip air flights booked outside of Tauck, provided the dates of travel for the air flights are **within 14 total days* of the scheduled Tauck arrangements.**

**Meaning the total number of days before and/or after the Tauck arrangements*

TAUCK ISSUED AIRFARE

When you have Tauck issued airfare, you are eligible for plan benefits while on your Tauck itinerary and while traveling pre and/or post your Tauck itinerary. When traveling pre and post your Tauck itinerary, you are eligible for benefits such as Trip Delay, Emergency Medical Evacuation, Trip Interruption, Accident Medical Expense, Sickness Medical Expense, Baggage and Personal Effects, Baggage Delay.

Plan benefits apply from the first covered travel arrangement (e.g. outbound Tauck-issued air) through the last covered travel arrangement (e.g. Tauck-issued air to return home). Insured Tauck guests will have continuous coverage while traveling, including during independent travel days between flights and your Tauck arrangements.

AIRFARE ISSUED OUTSIDE OF TAUCK

If your arrival pre Tauck arrangements as well as your post Tauck arrangements, amounts to 14 days or less (not including the Tauck itinerary), when traveling pre and post your Tauck itinerary, you are eligible for benefits such as Trip Delay, Emergency Medical Evacuation, Trip Interruption, Accident Medical Expense, Sickness Medical Expense, Baggage and Personal Effects, Baggage Delay.

If your arrival pre Tauck arrangements as well as your post Tauck arrangements, amounts to 15 days or more (not including the Tauck itinerary), when traveling pre and post your Tauck itinerary, you are NOT eligible for benefits such as Trip Delay, Emergency Medical Evacuation, Trip Interruption, Accident Medical Expense, Sickness Medical Expense, Baggage and Personal Effects, Baggage Delay.

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