



The A&K Guest Protection Program offers coverage should you be forced to cancel your trip on short notice for a covered reason, or if a medical emergency arises while travelling. The plan also reimburses you when your baggage or personal effects are lost, damaged or stolen.

A&K Inspiring Expeditions Guest Protection Program Summary

Travel Insurance Benefits Underwritten by United States Fire Insurance Company	Maximum Benefit Amount/ Principle Sum Per Person	Travel Insurance Benefits Underwritten by United States Fire Insurance Company	Maximum Benefit Amount/ Principle Sum Per Person
Trip Cancellation	100% of trip cost up to \$150,000	Baggage & Personal Effects	\$2,000
Trip Interruption	100% of trip cost up to \$150,000	Baggage Delay (24 or more hours)	\$1,000
Travel Delay (12 or more hours)	\$3,000 (\$500/day)	Sports Equipment Rental	\$5,000
Accident & Sickness Medical Expense	\$50,000	Emergency Medical Evacuation/ Medical Repatriation/Return of Remains	\$500,000

NOTE: The plan includes a waiver of the Pre-Existing Condition exclusion (up to a maximum of \$50,000 per person) if you purchase the plan within 14 days of the date your initial trip deposit is received, you purchased coverage for the full cost of your trip at the time of the second payment, and you are not disabled from travel when your plan cost is paid.

Summary of Plan Benefits

The following is a brief description. Please refer to your state-specific plan documentation for terms, conditions and exclusions.

Trip Cancellation/Trip Interruption Protection reimburses guests for or certain trip expenses if guests must cancel or interrupt their trip due to a covered reason, such as: injury, illness or death of a guest or a Traveling Companion.

*** Additional terms apply to all covered perils for Trip Cancellation and Trip Interruption. The perils for Trip Cancellation are not identical to the perils for Trip Interruption. Plan contains additional covered perils.

Travel Delay Protection reimburses guests for unused prepaid trip expenses, additional hotel expenses, and local transportation expenses if guests are delayed for 12 hours or more while en route to or from or during their trip due to carrier caused delays or other covered reasons.

Accident and Sickness Medical Expense coverage reimburses necessary medical services or supplies if a guest suffers an injury or illness while on the trip. This is primary medical coverage and the program administrator will coordinate benefits so guests won't have to file a claim with their personal medical insurance provider.

Only covered expenses incurred during the covered trip will be reimbursed. Emergency Evacuation, Medical Repatriation and Return of Remains covers transportation expenses incurred to transport a guest to the nearest medical facility where treatment may be obtained to treat an unforeseen sickness or injury which is acute or life-threatening and transportation home if necessary. These benefits are authorized and arranged by CareFree Travel Assistance™.

Baggage and Personal Effects coverage reimburses guests for the loss, theft or damage to baggage and personal effects while on the trip.

Baggage Delay coverage reimburses guests for the purchase of necessary personal effects if checked baggage is delayed for more than 24 hours while on the trip.

Sports Equipment Rental coverage reimburses guests for the reasonable cost of renting sports equipment during their trip if their checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more while on the trip.

For complete details of the terms, conditions and exclusions, please visit: affinitytravelcert.com/abk/1e

Emergency assistance for non-insurance services provided by CareFree Travel Assistance™. Travel assistance, medical assistance and emergency services available 24/7.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non insurance Travel Assistance Services provided by CareFree Travel Assistance™. Coverages may vary and not all coverage is available in all jurisdictions. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing 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 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. Your travel retailer may be compensated for the purchase of a plan. CA DOI toll free number: 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 Aon Affinity.

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 | 900 Stewart Avenue, Garden City, NY 11530 | 1.800.323.4947 | travelprotect@aon.com

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For further information about the A&K Guest Protection Program or if you have specific insurance questions, call 800 323 4947. Office Hours: 8 a.m.-9 p.m. ET Monday-Friday, 9 a.m.-5 p.m. ET, Saturday.