



**Tauck's Cruise Protection  
Designed for Guests of Tauck**

This is not a complete description of Tauck's Cruise Protection. A Description of Coverage pamphlet, including coverage terms, conditions, and limitations has been sent at the time of purchase. The Description of Coverage may also be viewed at [www.tauck.com](http://www.tauck.com). The benefits provided are subject to certain restrictions and exclusions including, but not limited to, the Pre Existing Condition exclusion (see below).

**Section I - Cancellation Fee Waiver**

*Provided by Tauck*

If you cancel your Trip FOR ANY REASON, all land package cancellation fees imposed by Tauck will be reduced. If you interrupt your Trip en route, a refund for your unused Tauck Trip cost will be made (except costs for Tauck's Cruise Protection, airfare and any extra Trip rate resulting from partial cancellation).

The advantage of this Waiver is that you may cancel **regardless of reason**, without written notice, provided Tauck is notified of cancellation before your Trip departs.

**Important**

Section I is provided by Tauck. Details of cancellation and interruption fees are fully outlined in the "General Information" section of Tauck's Trip brochure. Please note that travel agent commissions are not protected.

**Note**

Tauck's Cruise Protection described in Section II was arranged with Aon Affinity on behalf of Transamerica Casualty Insurance Company, under **policy number MZ0911071H0001A**. All details outlined in this section pertain only to travel insurance coverages and assistance services as indicated in Section II of the Schedule.

Coverages under Parts A, B, C and D are underwritten by Transamerica Casualty Insurance Company. Services under Part E are provided by On Call International.

**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 deposit/ payment for your Covered Trip; and
2. you are not disabled from travel at the time you make your plan payment.

**Section II - Supplemental Cruise Protection**

*Underwritten by Transamerica Casualty Insurance Company*

**Schedule of Coverages**

**Maximum Benefit Per Guest**

**Destination: U.S./Canada Trips    Destination: International Trips**

**Part A. Travel Arrangement Protection**

Trip Cancellation	Total Trip Cost	Total Trip Cost
Trip Interruption	\$5,000	\$10,000
Partial Room Cancellation	Trip Cost	Trip 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/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)**

Emergency Travelers' Assistance	24/7	24/7
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This is not a complete Description of Coverage. A Description of Coverage pamphlet, including coverage terms, conditions and limitations has been sent to guests at the time of purchase. This document is distributed to all guests. However, coverage is only valid if the appropriate protection plan cost has been paid to Tauck. The Description of Coverage may also be viewed at [www.tauck.com](http://www.tauck.com).

## Part A. Travel Arrangement Protection

**Trip Cancellation/Trip Interruption** - Reimburses you up to the maximum shown on the Schedule if you must cancel or interrupt the Trip because you, a traveling companion or an immediate family member suffers from unforeseen sickness, injury or death, or Other Covered Events.

Other Covered Events include you or your traveling companion: being directly involved in a documented traffic accident while en route to departure, being hijacked, required to serve on a jury, or subpoenaed; having a home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster, having scheduled public transportation cancelled as a result of riot or civil commotion.

The insurer will pay benefits for: Trip Cancellation – airfare cancellation charges for flights joining or departing your land/sea arrangements and/or your Tauck on-trip airfare arrangements. Trip Interruption – additional airfare paid less the value of applied credit from an unused return travel ticket to return home or rejoin the original land/sea arrangements.

**Trip Delay** - Reimburses you up to the maximum shown on the Schedule for the cost of “catching up” with the Trip if you missed the scheduled departure as a result of airline-caused delays, loss or theft of travel documents, or other covered reasons.

## Part B. Medical Protection

**Emergency Evacuation** - Covers the expense, up to the maximum shown on the Schedule, of evacuating you by commercial aircraft or air ambulance should you become ill or injured and if your condition cannot be treated by local medical facilities.

**Repatriation** - In the event of death, the plan also covers the expense, up to the maximum shown on the Schedule, for returning the remains home.

**Accident & Sickness Medical Expense** - Reimburses you for medical expenses incurred, up to the maximum shown on the Schedule, in the event you become injured or ill during your Trip.

## Part C. Baggage Protection

**Baggage/Personal Effects** - Reimburses you, less any amount paid or payable from coverage provided by a Common Carrier and/or insurance specifically insuring the lost, stolen, or damaged item(s) up to the maximum shown on the Schedule, for the covered loss, damage or theft of baggage or personal effects during or while in transit to or from your Trip.

**Baggage Delay** - Provides reimbursement, up to the maximum shown on the Schedule, for the purchase of reasonable additional clothing and personal articles in the event your luggage is delayed by more than 24 hours en route to the Trip. This coverage terminates upon your arrival at the return destination of your Covered Trip.

## Part D. Travel Accident Protection

**Accidental Death & Dismemberment** - Provides coverage for loss of life or limb as a result of a covered injury during your scheduled Trip. Benefits are up to \$30,000 for Common Carrier-caused injury and up to \$10,000 for injury as a result of any other covered circumstance.

## Part E. Worldwide Emergency Assistance (On Call International)

For emergency assistance services while traveling, contact On Call international 24 hours a day at 1-866-509-7710 or from outside U.S. or Canada, call collect 1-603-328-1703.

- Emergency Cash Transfer Assistance;
- Medical Consultation & Monitoring;
- Lost Travel Documents Assistance; and
- Emergency Dental, Medical and Legal Assistance.

**Pre-Existing Condition** means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or 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 controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

This plan was designed and is administered by Aon Affinity.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 244489); 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. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This plan provides cancellation coverage for your trip and other insurance coverages that apply only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker.