

About the A&K Guest Protection Program

On occasion, unexpected events or accidents can leave you with cancelled plans and significant unbudgeted expenses. Abercrombie & Kent's Guest Protection Program can help cover you, your belongings and your travel investment against unwelcome surprises. Cancel For Any Reason coverage is also available for select journeys.

Program at a Glance *Please Note: Additional cost applies to all optional benefits.*

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 \$50,000 (option to increase to \$100,000)	Baggage & Personal Effects	\$2,000
Trip Interruption	125% of trip cost up to \$62,500 (option to increase to \$100,000)	Baggage Delay (24 or more hours)	\$1,000
Trip Delay (12 or more hours)	\$3,000 (\$500/day)	Accidental Death & Dismemberment	\$25,000
Accident & Sickness Medical Expense	\$50,000	Emergency Medical Evacuation/ Medical Repatriation/Return of Remains	\$100,000 (option to increase to \$300,000)

Cancel for Any Reason Coverage

If you cancel for any reason not otherwise covered by the program, you will be paid 75% of the non-refundable cancellation charges. The Cancel for Any Reason coverage is an optional add-on and must be elected at the time you purchase your plan. CFAR is only available if your plan is purchased within 14 days of the date your initial trip deposit is received by Abercrombie & Kent. Additional terms apply. Cancellation must take place two or more days prior to your scheduled departure date. Cancel For Any Reason Coverage not available to New York residents or with select journeys. Call for details.

NOTE: The plan includes a waiver of the Pre-Existing Condition exclusion 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 and you are not disabled from travel when your plan cost is paid.

Summary of Benefits & Services

The following is a brief description. Please refer to the Certificate of Insurance for your state of residency for terms, conditions and exclusions.

Trip Cancellation/Trip Interruption Protection reimburses guests for 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, a Travelling Companion, Family Member or Business Partner, Job termination/layoff if employed by same employer for at least 3 continuous years, Inclement weather that causes a complete cessation of services of the Common Carrier for at least 8 continuous hours, Hijacking, quarantine, jury duty, home made uninhabitable by fire, flood; or burglary, Direct involvement in a traffic accident on the way to the airport.

*** 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.

Trip Delay Protection reimburses guests for unused prepaid trip expenses and additional, meals, hotel, 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.

Missed Connection reimburses guests for the additional transportation costs incurred to join the trip if a guest misses their tour departure because the guest is delayed for 3 or more hours due to a Common Carrier delay or other covered reason.

Accident/Sickness Medical covers necessary medical services or supplies if a guest suffers an injury or illness while on the trip. Only covered expenses incurred during the covered trip will be reimbursed. 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.

Emergency Evacuation/Repatriation 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™.

Accidental Death & Dismemberment pays a benefit if a guest sustains an injury during the program resulting in loss of life, limb or eyesight.

Baggage/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.

For complete details of the terms, conditions and exclusions, please visit:
affinitytravelcert.com/ABK/GPP

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. MD Insurance Administration: 800.492.6116 or 410.468.2340. 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.-10 p.m. ET Monday-Friday, 9 a.m.-5 p.m. ET, Saturday.