



# African Travel, Inc.

## Dear Traveler:

As part of a commitment to our tour passengers, African Travel has designed an exclusive, complimentary insurance policy. In the unlikely event of an emergency, you will be automatically covered for accident or sickness expense and evacuation through Travel Guard as noted below under the Automatic Medical Program.

To add more inclusive coverage, an Optional Program is being offered to further cover you and your travel costs prior to, or during, your trip. A brief summary of coverage along with the plan cost is listed in the charts. You will receive a complete Description of Coverage when your plan cost is received. It is important that this is taken with you when you travel.



The following program has been provided to you by African Travel, Inc.

### **Automatic Medical Program** (007787-P2 8/05)

<b>Accident and Sickness Medical Expense</b>	<b>\$15,000</b>
<b>Emergency Evacuation and Repatriation of Remains</b>	<b>\$50,000</b>
<b>Travel Guard Assist</b>	<b>Included</b>
<b>24 hour LiveTravel® Assistance</b>	<b>Included</b>

Upgrade your coverage by purchasing our optional program.

### **Optional Program** (007787 P3-P4 7/08)

<b>Trip Cancellation and Interruption</b> (Ticket Change Fee)	<b>Air or Tour Cost</b>
<b>Trip Delay</b> (\$100 maximum per day)	<b>\$500</b>
<b>Baggage &amp; Personal Effects</b>	<b>\$1,000</b>
<b>Baggage Delay</b>	<b>\$200</b>
<b>Accidental Death &amp; Dismemberment</b>	<b>\$25,000</b>
<b>Travel Guard Assist</b>	<b>Included</b>
<b>24 hour LiveTravel® Assistance</b>	<b>Included</b>
<b>Optional Additional</b>	
<b>Cancel For Any Reason</b>	<b>Up to 75% Air or Tour Cost</b>

If the Optional Program is purchased within 24 hours of the initial trip payment: **Pre-Existing Medical Condition Exclusion Waived:** This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department. Applies to the first \$25,000 of trip cost.

## Travel Guard®

Travel Smart. Travel Insurance.

For specific questions regarding insurance, please call 1.866.385.4839  
Refer to product number 007787 P2 8/05, P3-P4 7/08  
To purchase insurance please contact:  
African Travel Inc. at 1.800.421.8907.  
[www.africantravelinc.com](http://www.africantravelinc.com)

Coverages may not be available in all states.

### Optional Program Rates

<u>Tour Cost Per Person</u>	<u>Plan Cost Per Person</u>	<u>Tour Cost Per Person</u>	<u>Plan Cost Per Person</u>	<u>Tour Cost Per Person</u>	<u>Plan Cost Per Person</u>	<u>Tour Cost Per Person</u>	<u>Plan Cost Per Person</u>
\$ 0 - \$1,000	\$ 56	\$ 9,501 - \$10,000	\$ 735	\$21,001 - \$22,000	\$1,639	\$38,001 - \$39,000	\$2,938
\$1,001 - \$2,000	\$106	\$10,001 - \$10,500	\$ 773	\$22,001 - \$23,000	\$1,716	\$39,001 - \$40,000	\$3,015
\$2,001 - \$2,500	\$158	\$10,501 - \$11,000	\$ 812	\$23,001 - \$24,000	\$1,793	\$40,001 - \$41,000	\$3,091
\$2,501 - \$3,000	\$191	\$11,001 - \$11,500	\$ 849	\$24,001 - \$25,000	\$1,870	\$41,001 - \$42,000	\$3,168
\$3,001 - \$3,500	\$235	\$11,501 - \$12,000	\$ 889	\$25,001 - \$26,000	\$1,946	\$42,001 - \$43,000	\$3,244
\$3,501 - \$4,000	\$268	\$12,001 - \$12,500	\$ 927	\$26,001 - \$27,000	\$2,022	\$43,001 - \$44,000	\$3,320
\$4,001 - \$4,500	\$312	\$12,501 - \$13,000	\$ 966	\$ 27,001 - \$28,000	\$2,099	\$44,001 - \$45,000	\$3,397
\$4,501 - \$5,000	\$345	\$13,001 - \$13,500	\$1,004	\$28,001 - \$29,000	\$2,175	\$45,001 - \$46,000	\$3,473
\$5,001 - \$5,500	\$389	\$13,501 - \$14,000	\$1,043	\$29,001 - \$30,000	\$2,251	\$46,001 - \$47,000	\$3,550
\$5,500 - \$6,000	\$422	\$14,001 - \$14,500	\$1,081	\$30,001 - \$31,000	\$2,328	\$47,001 - \$48,000	\$3,626
\$6,001 - \$6,500	\$466	\$14,501 - \$15,000	\$1,120	\$31,001 - \$32,000	\$2,405	\$48,001 - \$49,000	\$3,702
\$6,501 - \$7,000	\$499	\$15,001 - \$16,000	\$1,177	\$32,001 - \$33,000	\$2,481	\$49,001 - \$50,000	\$3,779
\$7,001 - \$7,500	\$543	\$16,001 - \$17,000	\$1,254	\$33,001 - \$34,000	\$2,556		
\$7,501 - \$8,000	\$576	\$17,001 - \$18,000	\$1,331	\$34,001 - \$35,000	\$2,633		
\$8,001 - \$8,500	\$620	\$18,001 - \$19,000	\$1,408	\$35,001 - \$36,000	\$2,709		
\$8,501 - \$9,000	\$664	\$19,001 - \$20,000	\$1,485	\$36,001 - \$37,000	\$2,786		
\$9,001 - \$9,500	\$699	\$20,001 - \$21,000	\$1,562	\$37,001 - \$38,000	\$2,862		

**Optional Cancel For Any Reason:**  
Multiply Base Plan Cost by 1.5

# DETAILS OF COVERAGE

## Trip Cancellation & Interruption

Trip Cancellation and Interruption pays for forfeited, non-refundable, unused payments or deposits if due to:

- Unforeseen sickness, injury, or death of the Insured, a Traveling Companion, Immediate Family Member, or Business Partner. (Certain exclusions apply.)
- Inclement weather conditions causing delay or cancellation of travel.
- The Insured's principal residence being made uninhabitable by fire, flood, similar natural disaster, vandalism or burglary.
- The Insured(s) being subpoenaed, required to serve on jury duty, hijacked, or quarantined.
- Being involved in or delayed due to an automobile accident en route to departure.
- Strike, resulting in the complete cessation of travel services at the point of departure of destination.

Reasons not covered:

- Carrier-caused delays such as mechanical difficulties (covered under Trip Delay).
- Travel arrangements cancelled by the tour operator, airline, or cruise line.
- Change in plans ("I just don't want to go.").
- Normal pregnancy or childbirth.
- Financial circumstances ("I can't afford to go.").
- Business or contractual obligations ("My boss changed my vacation.").
- Any government regulation or prohibition, war, civil disorder, nuclear reaction, or contamination.

## Trip Delay

Reimburses up to \$100 a day for reasonable additional expenses if delayed for 12 hours due to:

- Carrier delay such as mechanical difficulties.
- Lost passport, money, or travel documents.
- Natural disaster.
- Injury or sickness of the Insured or Traveling Companion.

## Baggage & Personal Effects

- Reimburses for loss, theft, damage, and mysterious disappearance of baggage and personal effects.
- Primary coverage — no need to present a claim to another carrier such as Homeowner's.
- Covers loss due to unauthorized use of credit cards if the Insured has complied with credit card conditions.
- Pays for administrative fees to reissue lost or stolen tickets.
- Coverage for cameras, musical instruments, breakage of brittle or fragile articles, and golf and scuba equipment.

## Baggage Delay

- Reimburses for the purchase of essential items if baggage is delayed or misdirected for more than 24 hours.

## Medical Expense

- No daily limits or deductibles.
- Pays for physician, hospital, ambulance services, and prosthetic devices. Initial treatment must be received during trip. We will pay for covered expenses for up to one year from date of injury/sickness.
- Pays for emergency dental expenses during the trip.

## Emergency Medical Transportation

- Evacuation to nearest adequate medical facility.
- For medical escort.
- Transportation of remains upon death.

## Accidental Death & Dismemberment

- Covers death and loss of limb or eyesight within 180 days of an accident.

## Optional Additional Coverage

**Cancel for Any Reason:** Provides reimbursement of 75% of non-refundable expenses if you decide to cancel for any reason up to 48 hours prior to departure.

## Travel Guard Assist\*

**This is a service benefit.**

- Advancement of funds to cover on-site medical expenses.
- Telephone interpretation services in major languages.
- Replacement of lost passport and other incidentals as may be required.
- Assistance to locate local physicians, dentists, or medical facilities.
- Professionals will monitor the Insured's condition and contact their personal physician.
- Evacuation to a hospital, treatment facility, or back home.
- 24-hour emergency hotline.

## 24-hour LiveTravel® Assistance\*

LiveTravel – 24-hour hotline to make emergency travel changes once travel has commenced, such as rebooking flights, hotel reservations, tracking lost luggage and more! Call 1.800.826.8597 for assistance.

Live Messaging – relay of e-mail or phone message to family, friends, or business associates.

Pre-trip Travel Advice – around-the-clock access to passport, visa, inoculation, and vaccine requirements; travel advisories; embassy and consulate contacts; travel health advisories; weather and currency information – all for your planned destination.

Emergency Cash Transfer – assistance in coordinating an emergency cash advance.

\*Non-insurance services are provided by Travel Guard Assist.

### PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

The Insurer will not pay for loss or expense incurred as the result of an Injury, Sickness or other condition of the Insured, a Traveling Companion, or an Immediate Family Member of the Insured or Traveling Companion which, within the 60 day period before the Insured's coverage began: (a) first manifested itself, worsened, became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) required treatment by a Physician or treatment had been recommended by a Physician.

Note: The above exclusion will be waived if insurance is purchased within 24 hours of initial trip payment. This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to our Claims Department.

Underwritten by the National Union Fire Insurance Company of Pittsburgh, PA. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445.

This is only a brief description of the insurance coverage(s) available under policy series T30253NUFIC. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.