



PACIFIC DELIGHT TOURS TRAVEL PROTECTION PLAN – T-2411 (11/05)

Administered by Travel Insured International

SCHEDULE OF BENEFITS

<i>Benefits per person</i>	<i>Limits per person</i>
Trip Cancellation	Up to Total Tour Cost
Trip Interruption	Up to Total Tour Cost
Travel Delay	\$ 500
Baggage/Personal Effects	\$1,000
Baggage Delay	\$300
Accident Medical Expense	\$10,000
Sickness Medical Expense	\$10,000
Accidental Death and Dismemberment – Air Only	\$30,000
Accidental Death and Dismemberment – any other circumstance	\$10,000
Repatriation of Remains	\$25,000
Emergency Evacuation	\$25,000
24- Hour Assistance	Included

WHEN YOUR BENEFITS APPLY

“Effective Date” is the date which begins at 12:01 a.m. on the day following the day Pacific Delight Tours, Inc. receives the appropriate Plan cost for the Trip.

Trip Cancellation Benefit and Assistance Services begin on the Effective Date.

All Other Benefits begin on 12:01 a.m. on Your Scheduled Departure Date or your Protection Plan Effective Date whichever is later, and ends at the point and time of return on or before the Scheduled Return Date.

Section I

TRIP CANCELLATION

You are eligible for benefits up to the amount protected for unused non-refundable prepaid expenses for Travel Arrangements whenever You are prevented from taking a Trip for any of the following reasons that occur after the Effective Date of Your Protection Plan:

- ✓ Sickness, Injury or death involving You or Your Traveling Companion or Your Business Partner or Family Member of either You or Your Traveling Companion which results in medically imposed restrictions as certified by a Legally Qualified Physician at the time of loss preventing Your continued participation in the Trip;
- ✓ Hijack, quarantine, jury duty, or court ordered appearance as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers)
- ✓ Primary Residence of You or Your Traveling Companion is rendered uninhabitable by unforeseen circumstances;
- ✓ Traffic accident, substantiated by a police report, directly involving either You or a Traveling Companion while en route to a scheduled departure point;

All cancellations must be reported to Pacific Delight Tours, Inc. within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, report the event as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

TRIP INTERRUPTION

If You are prevented from completing a Trip for any of the reasons listed under the Trip Cancellation section that occur after Your Protection Plan Effective Date and after the Departure Date of the Trip, You are eligible up to the benefit amount protected for:

- ✓ Any unused prepaid expenses for Travel Arrangements;
- ✓ Return air: One way Economy Transportation to return to Your original destination or rejoin Your Trip less the value of the original unused return travel ticket;

Single supplement upgrade - You are eligible for benefits when Your Traveling Companion cancels or interrupts a Trip for a specified reason and You do not.

TRAVEL DELAY

You are eligible for benefits up to the benefit amount shown for: a) unused nonrefundable portion of the prepaid expenses as long as the expenses are supported by proof of purchase and are not reimbursable by any other source; b) Additional Transportation Cost to join the Trip or return home; and c) up to \$100 per day, up to the maximum benefit limit, for reasonable accommodations and meals, if Your delay requires an unplanned overnight stay; Delay must be for 12 (twelve) hours or more and certified due to one of the following reasons: 1) Delay of Common Carrier (which is certified by the Common Carrier); 2) A traffic accident in which You were not directly involved (substantiated by a police report); 3) Documented weather condition preventing You from getting to the point of departure; 4) Quarantine, hijacking, Strike, natural disaster, terrorism or riot; 5) Lost or stolen passports, travel documents or money (must be substantiated by a report to the police or the appropriate authority).

BAGGAGE & PERSONAL EFFECTS

You are eligible for benefits up to the benefit amount shown for lost, stolen, or damaged baggage or personal items subject to a maximum reimbursement of up to \$250 per article. A maximum of \$500 applies to the total amount payable for loss of any or all of the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, articles trimmed with fur, cameras and their accessories and related equipment. The least of the following amounts will be paid for lost, stolen, or damaged baggage or personal items under this benefit: 1) The actual cash value (cost less proper deduction for depreciation) at the time of loss, theft or damage; 2) The cost to repair or replace the article with material of a like kind and quality; or 3) \$250 per article. This benefit does not apply to losses on property specifically scheduled under other insurance.

BAGGAGE DELAY

If Your checked baggage is delayed or misdirected while on Your Trip for more than 24 hours from Your time of arrival at Your destination other than Your residence by a Common Carrier, You are eligible for benefits up to the benefit amount shown for the expense of necessary purchases of personal items as long as the expense is substantiated by receipts for purchases. The Common Carrier must certify the delay.

MEDICAL EXPENSE

You are eligible for benefits up to the benefit amount shown for: Eligible Medical Expenses incurred as a result of an accidental Injury which occurs or Sickness which first manifests itself during the Trip. You must receive initial Medical Treatment for Injury or Sickness within 30 days after the date of the accident that caused the Injury or the onset of Sickness. All treatment must be received within 52 weeks following the date of the accident or after onset of Sickness. Advance payment will be made to a Hospital, subject to the applicable benefit amount if needed to secure Your admission to a Hospital because of Sickness or Injury which first occurs during the course of the Trip. The authorized Assistance Company will coordinate advance payment to the Hospital.

In all cases, benefits will not be paid in excess of the Usual and Customary Charges.

All benefits provided in Section I shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted. No benefits will be paid for any expenses reimbursed to You or services provided to You by any other source.

Section II

MEDICAL EVACUATION / REPATRIATION

You are eligible for benefits up to the benefit amount shown for: 1) Medical Evacuation which is determined by a Legally Qualified Physician and the authorized Assistance Company's medical director when Injury or Sickness is acute or life threatening and adequate treatment is not available at a local Hospital. Transportation will be provided to the closest Hospital or medical facility capable of providing adequate treatment; 2) Medical Repatriation is provided when it is deemed Medically Necessary by a Legally Qualified Physician and the authorized Assistance Company for You to return to Your home or a Hospital near Your home for continued treatment. Transportation Expense incurred will be paid for You via one-way Economy Transportation; or commercial upgrade, based on Your condition as recommended by the local attending Legally Qualified Physician and the authorized Assistance Company: a) to return to Your permanent residence or b) to be moved to a Hospital or medical facility closest to Your permanent place of residence capable of providing that treatment.

These benefits provide the most appropriate and Economical Transportation by the most direct and economical route. This benefit for land or air transportation includes, but is not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the authorized Assistance Company.

Benefits are calculated less the value of an unused return travel ticket. If benefits are payable under Your Protection Plan and You have other insurance that may provide benefits for this same loss, we reserve the right to recover from such other insurance.

Note, Pre-existing Condition limitation is automatically waived for the Medical Evacuation / Repatriation.

ACCIDENTAL DEATH AND DISMEMBERMENT

You are eligible for benefits 24 hours a day, up to the benefit amount shown, when You sustain Injuries resulting in any of the listed Type of Loss, within 180 days from the date of accident, while on a Trip. Benefits will be paid as follows: loss of life, both feet, both hands, both eyes, one hand and one foot, one hand and one eye or one foot and one eye – Maximum Benefit Amount; loss of one hand, one foot or one eye – one half the Maximum Benefit Amount. Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint, respectively. Loss of eye or eyes means the total and irrecoverable loss of the entire sight thereof. Only the largest applicable amount shown above (the largest applicable) will be paid for the Injuries resulting from one accident. The benefit for loss of: a) two limbs; b) both eyes; or c) one limb and one eye is payable only when such loss results from the same accident. If, while covered by this benefit, You are unavoidably exposed to the elements because of a covered accident and suffer a loss for which benefits are payable under this benefit, such loss will be covered. If, while covered by this benefit, You are in an accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are covered by this benefit, and Your body has not been found within 52 weeks from the date of the accident, it will be presumed, unless there is evidence to the contrary that You suffered loss of life as a result of those Injuries.

ACCIDENTAL DEATH AND DISMEMBERMENT – (AIR ONLY)

These benefits apply up to the benefit amount shown for accidental death, dismemberment or loss of sight as a result of an accident while a passenger on a regularly scheduled air flight, a land or water conveyance provided by the airline as a substitute for an aircraft or at the airport immediately before boarding or after disembarking from an aircraft.

TRAVEL ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Services offered include: • Medical evacuation • Medically necessary repatriation • Repatriation of remains • Medical or legal referral • Hospital admission guarantee • Translation service • Lost Baggage retrieval • Inoculation information • Passport / visa information • Emergency cash advance* • Prescription drug / eyeglass replacement* • Bail bond*

* Payment reimbursement to the Assistance Company is Your responsibility.

For travel assistance services only:

CALL TOLL FREE:

1-800-494-9907

(Within the United States and Canada)

OR CALL COLLECT:

1-603-898-8752

(From all other locations)

Travel assistance services are provided by an independent organization and not by Fairmont Premier Insurance Company or Travel Insured International. There may be times when circumstances beyond the Assistance Company's control hinder their endeavors to provide travel assistance services. They will, however, make all reasonable efforts to provide travel assistance services and help You resolve Your emergency situation.

PLAN DEFINITIONS

"Additional Transportation Cost" means the actual cost incurred for one-way Economy Transportation by Common Carrier reduced by the value of an unused travel ticket.

"Business Partner" means an individual who: a) is involved in a legal general partnership with You; and b) is actively involved in the day-to-day management of Your business.

"Common Carrier" means any public land, air or water conveyance operating under a valid license providing for the transportation of passengers for hire.

"Domestic Partner" means a person who is at least eighteen years of age and You can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of continuous cohabitation throughout the 180 day period prior to the Effective Date of Your Plan; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

"Eligible Medical Expense" means expense incurred for services and supplies: a) listed below; and b) ordered or prescribed by a Legally Qualified Physician as Medically Necessary for diagnosis or treatment; which are limited to: the services of a Legally Qualified Physician; Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a hospital room for recovery of Injury or Sickness); transportation furnished by a professional ambulance company to or from a Hospital; and prescribed drugs, prosthetics and therapeutic services and supplies.

"Economy Transportation" means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for the Trip, reduced by the value of an unused return travel ticket.

"Family Member" means any of the following who resides in the United States, Canada, or Mexico: Your or Your Traveling Companion's: legal spouse (or common-law spouse where legal), legal guardian, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, Domestic Partner, a caregiver who lives with and is employed by You, or a person for whom You are the primary caregiver and with whom You have lived for 12 continuous months prior to the effective date of Your Plan, whether or not they travel with You.

"Hospital" means: a) a place which is licensed or recognized as a general Hospital by the proper authority of the state or country in which it is located; b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and x-ray facility; and c) a place recognized as a general Hospital by the Joint Commission on the Accreditation of Hospitals. Hospital does not include an institution licensed or used principally: 1) for treatment or care of drug addicts or alcoholics; or 2) as a clinic, continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

"Injury" or "Injuries" means accidental bodily Injury received after the Effective Date of Your Protection Plan and prior to Your Scheduled Return Date and in loss independently of Sickness and all other causes and certified by a Legally Qualified Physician.

"Intoxicated" means a blood alcohol level which equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where You are located at the time of an incident.

"Legally Qualified Physician" means a physician or a Christian Science Practitioner: a) other than You, a Traveling Companion or a Family Member; b) practicing within the scope of his or her license; and c) recognized as a physician in the place where the services are rendered.

"Medical Treatment" means treatment, advice or consultation by a Legally Qualified Physician.

"Medically Necessary" means a service or supply which: a) is recommended by the attending Legally Qualified Physician; b) is appropriate and consistent with the diagnosis in accordance with accepted standards of community practice; c) could not have been omitted without adversely affecting Your condition or quality of medical care; d) is delivered at the most appropriate level of care and not primarily for the sake of convenience; and e) is not considered experimental unless law requires payment of benefits for experimental service or supplies.

"Mental or Nervous Condition" means any condition or disease, regardless of its cause, listed in the most recent edition of the International Classification of Diseases as a Mental Disorder, including but not limited to, neurosis, psychoneurosis, psychopathy, psychosis, Bipolar Affective Disorder or Autism.

"Pre-existing Condition" means any Injury, Sickness or condition (including any condition from which death ensues) of You, or Your Traveling Companion, You or Your Traveling Companion's Family Member or Your Business Partner which within the sixty (60) day period prior to the Effective Date of Your Protection Plan: a) manifested itself, became acute or exhibited symptoms which would have caused one 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 Medical Treatment or treatment was recommended by a Legally Qualified Physician. (Note, In California, part "a" is not applicable).

"Scheduled Departure Date" means the date on which You are originally scheduled to leave on Your Trip.

"Scheduled Return Date" means the date on which You are originally scheduled to return to the point of origin or the original final destination.

"Sickness" means an illness or disease, which is diagnosed or treated by a Legally Qualified Physician after the Effective Date of Your Protection Plan and prior to Your Scheduled Return Date.

"Strike" means any stoppage of work: a) As a result of a combined effect of workers which was unannounced and unpublished at the time travel services were purchased; and b) which interferes with the normal departure and arrival of a Common Carrier.

"Transportation Expense" means: a) The cost of conveyance of You and any medical personnel (if Medically Necessary); and b) the cost of Medically Necessary services or supplies.

"Travel Arrangements" mean: a) transportation; b) accommodations; and c) other specified services arranged by Pacific Delight Tours for the Trip.

"Traveling Companion" means a person or persons with whom You: a) have coordinated Travel Arrangements; and b) intend to travel with during the Trip. Note: a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

"Trip" means scheduled trips, tours or cruises for which: a) benefits are requested; and b) the required plan cost is submitted prior to the Scheduled Departure Date.

"Usual and Customary Charges" mean those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed, or services or supplies are provided.

"You" or "Your" means the individual who has purchased a Trip and who has paid the required cost for this Protection Plan.

WHEN BENEFITS ARE NOT PAYABLE UNDER THIS PLAN

Unless otherwise stated, benefits are not payable for Sickness, Injuries or losses of You or Your Traveling Companion: 1) Resulting from suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane (in Missouri, sane only); 2) Resulting from an act of declared or undeclared war or occurring while participating in maneuvers or training exercise of an armed service; 3) Occurring while or resulting from riding, driving or participating in races, or speed or endurance contests; 4) Occurring while or resulting from mountaineering (engaging in the sport of scaling

mountains generally requiring the use of picks, ropes or other special equipment); 5) Occurring while or resulting from participating as a member of a team in an organized sporting competition; 6) Occurring while or resulting from participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving; 7) Occurring while or resulting from piloting or learning to pilot or acting as a member of the crew of any aircraft; 8) Received as a result or consequence of being Intoxicated or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician; 9) To which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10) Due to normal childbirth, normal pregnancy (expect complications of pregnancy) or voluntarily induced abortion; 11) For dental treatment (except as otherwise specifically provided herein); 12) Due to a Pre-Existing Condition. This exclusion is waived if; You purchase Your Protection Plan within seven (7) days of Your initial Trip payment; for the full cost of Your Trip; and You are medically able to travel when You pay for Your Protection Plan; and You have not filed a claim for trip cancellation due to a Pre-Existing Condition within 180 days of the effective date of Your Protection Plan. Note: Pre-existing condition limitation is automatically waived for Medical Evacuation/Repatriation benefits; 13) Due to a Mental or Nervous Condition unless hospitalized.

WHAT IS NOT PAYABLE UNDER BAGGAGE/PERSONAL EFFECT OR BAGGAGE DELAY BENEFIT

Benefits are not payable for loss of any of the following: a) animals, b) automobile or automobile equipment, boats or other vehicles or conveyances, trailers, motors, aircraft, bicycles (except when checked as baggage with a Common Carrier); c) household effects and furnishings, antiques or collectors items; d) sunglasses (prescription or non-prescription) or contact lenses; e) artificial teeth or dental bridges; f) hearing aids; g) prosthetic limbs; h) prescribed medications; i) keys; j) money, credit cards, tickets, documents (except as otherwise specified under the benefit description) or securities; k) stamps; l) professional or occupational equipment or property (whether or not electronic business equipment), telephones or computer hardware or software.

QUESTIONS, GENERAL INFORMATION OR FILING A CLAIM

For questions regarding Your plan or to receive a claim form, contact TII, or send Your name, address, travel dates, booking number and details of Your loss within 30 days to:

Travel Insured International, Inc.
P.O. Box 280568
East Hartford, CT 06128-0568
1-800-243-2440
www.travelinsured.com

Important: To facilitate prompt claims settlement, you will be asked to provide proof of your loss. Therefore, be sure to obtain the following as applicable; for cancellation/interruption claims – Your travel invoice, the cancellation or interruption date, original unused tickets/vouchers, the travel organizer's cancellation clause with regard to nonrefundable losses. For baggage and baggage delay claims – reports from parties responsible (i.e. airline, cruise line, etc.) for loss, theft or damage or delay. A police report may be requested. Please obtain receipts for lost or damaged items. For medical claims – detailed medical statements from treating physicians where and when the accident or Sickness occurred as well as receipts for medical services and supplies.

Products underwritten by Fairmont Premier Insurance Company under the management of Fairmont Specialty Group; Please note that Fairmont's "Privacy Policy & Practices" and "Grievance Procedures" apply to the plan You have purchased. If You would like to receive a copy of this information, please contact Travel Insured International.