

# Blue Sky Tours Vacation Protection Plus

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## General Questions

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### Why should I purchase the Blue Sky Tours Vacation Protection Plus?

The Blue Sky Tours Vacation Protection Plus offers a Change/Cancellation Penalty Waiver, provided by Blue Sky Tours, which waives all penalties including Blue Sky Tours penalties, hotel, supplier and airline penalties, even non-refundable airfares (booked through Blue Sky Tours) - with no questions asked. You simply cancel and get the cost of your vacation back!

We feel it is essential to have travel protection coverage while you are vacationing which is why the Blue Sky Tours Vacation Protection Plus also includes travel insurance benefits underwritten by Stonebridge Casualty Insurance Company. Benefits include Trip Interruption, Trip Delay, Medical Expenses, Emergency Evacuation, Baggage/Personal Effects Loss, and Baggage Delay.

Also included is access to 24-Hour Worldwide Emergency Assistance Services provided by On Call International.

The Blue Sky Tours Vacation Protection Plus could help you if:

- You need to cancel for ANY Reason
- A family member back home becomes ill and you must return from your Blue Sky Tours vacation early
- The flight you were scheduled on is cancelled resulting in you missing a day of your vacation

- Your luggage is lost by the airline(s)
- You twist your ankle and must visit a doctor while traveling
- Many other unforeseeable events as listed in the Blue Sky Tours Vacation Protection Plus

### Is there help while I'm traveling?

One of the valued benefits offered in the Blue Sky Tours Vacation Protection Plus is the 24-Hour Worldwide Emergency Assistance Service provided by On Call International. With On Call International, you have access to the services of a highly trained, multi-lingual staff around the clock that will provide assistance services, including medical and travel assistance and emergency services.

- **Medical Assistance** – Professional emergency assistance such as medical case management, consultation and monitoring. On Call International can also provide referrals to local dental and medical service providers, up-to-the-minute medical advisories, and immunization requirements, prescription drug replacement, and more.
- **Travel Assistance** – Assistance with items such as last-minute flight and hotel changes, locating lost luggage, finding hotels and reservations, airport transportation, and cash transfers, just to name a few.
- **Emergency Services** – Assistance with arranging emergency medical transportation, emergency legal assistance, emergency medical payments, and emergency family travel arrangements. If an emergency should arise during your vacation, call On Call International immediately and give the details of your problem or medical emergency. (On Call International's contact information for calls originating domestically and internationally is provided in the Blue Sky Tours Vacation Protection Plus description document.)

### When is payment for the plan due?

The plan must be purchased no later than the date deposit is made for your travel arrangements.

### When does coverage go into effect? Will it cover me for the entire length of my trip?

All benefits will take effect at 12:01 A.M. on your scheduled departure date and location. Generally, your coverage will remain valid until 11:59 P.M. on your scheduled completion date or your return to your origination point as stated on your tickets, whichever is earlier. Please see the Blue Sky Tours Vacation Protection Plus for detailed information.

## Coverage Questions

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### What does the Blue Sky Tours Vacation Protection Plus include?

The Blue Sky Tours Vacation Protection Plus includes the Penalty Waiver which is an Any Reason cancellation benefit provided by Blue Sky Tours and post-departure insurance benefits underwritten by Stonebridge Casualty Insurance Company and administered by Berkely. The Blue Sky Tours Vacation Protection Plus includes:

#### Penalty Waiver

Any Reason Cancellation provided by Blue Sky Tours.

You can cancel your trip for ANY REASON prior to departure and receive a refund supplier and hotel penalties.

#### Post-Departure Benefits

Underwritten by Stonebridge Casualty Insurance Company

- **Trip Interruption**

If you must interrupt your travel plans for a covered reason as listed in the Blue Sky Tours Vacation Protection Plus, your maximum reimbursement is up to 100% of your TOTAL TRIP COST.

- **Trip Delay**

If your trip is delayed for 12 hours or more due to a common carrier-caused delay or for other covered reasons, the plan reimburses you up to \$500 (\$100/day) for the unused portion of your trip, additional accommodations, meals and "catch up" transportation expenses.

- **Medical Protection**

If you become ill or are injured while on your trip, the Blue Sky Tours Vacation Protection Plus will cover medical expenses up to \$10,000. The medical portion of the plan also includes coverage for an Emergency Evacuation and Repatriation of Remains, up to a maximum of \$15,000 per benefit. Medical coverage while traveling overseas is particularly important as Medicare and some HMO's may not cover medical expenses incurred outside the United States. The Blue Sky Tours Vacation Protection Plus will provide reimbursement to you for deductibles and co-pays that may be imposed by your health insurance. The plan will even provide coverage up to one year from the onset of your illness or injury to assist with the cost of follow-up services, supplies, and treatment.

- **Baggage Protection**

Reimburses covered expenses up to \$1,500 for covered loss, damage, or theft of baggage and/or personal effects during or while in transit to or from your vacation. This benefit also includes Baggage Delay protection, reimbursing you for the purchase of necessary items up to \$400 (\$100/day) in the event your luggage is delayed by an air common carrier for 24 hours or more en route to your vacation. The Blue Sky Tours Vacation Protection Plus benefits are excess to any other valid and collectible insurance, including homeowner's policies, covering the lost, stolen or damaged items. The Blue Sky Tours Vacation Protection Plus will provide reimbursement to you for deductibles that may be imposed by other insurance that you may be covered under.

**24-Hour Worldwide Emergency Assistance**

Services provided by On Call International

- 24-Hour Emergency Assistance to help with travel related emergencies ranging from cash transfers; legal, dental or medical referrals; or assistance with lost travel documents. On Call also provides assistance with medical consultation and monitoring, should you experience a medical emergency during your trip.

**What if I have to cancel for military-related or pregnancy-related reasons?**

If you need to cancel for military-related or pregnancy-related reasons, this would fall under the Penalty Waiver portion of the Blue Sky Tours Vacation Protection Plus.

**Will my current home, renters, credit card or health insurance policies cover me during my trip?**

Other insurance policies may not offer protection while you travel due to benefit limits, territory restrictions and deductibles. The Blue Sky Tours Vacation Protection Plus contains travel benefits that your credit card, homeowners and renters insurance policies may not include.

The medical coverage included in the Blue Sky Tours Vacation Protection Plus is absolutely vital for people whose health insurance policies (Medicare, HMO or PPO) may not pay for medical expenses incurred outside of the United States or may not cover transportation charges due to medical emergencies.

**What happens if I have to miss my trip due to a weather-related reason?**

The Penalty Waiver portion of the Blue Sky Tours Vacation Protection Plus allows you to cancel and get your money back for weather-related reasons.

**What if I am delayed during my trip? Will I be reimbursed for out of pocket expenses?**

If you are delayed for 12 hours or more due to a covered reason, such as a common carrier delay or a documented traffic accident while you are en route to your departure, you are covered for up to \$500 (\$100/day) for prepaid, non-refundable trip costs, as well as air to catch up with your trip or to return home (if the delay occurred during the return portion of your trip) and out of pocket expenses for items such as meals and lodging.

**Are children under age two covered?**

Benefits are extended, at no additional cost, to children under two years of age traveling with an accompanying adult(s) as long as ALL accompanying adult(s) purchase their own Blue Sky Tours Vacation Protection Plus. All coverages, except Trip Interruption, are subject to a combined maximum benefit amount for the insured adult and covered children equal to twice the individual adult insured's limit.

## Definitions

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**Who is considered an "Immediate Family" member under the plan?**

It's not just family members who reside with you. Immediate family includes: spouse, domestic partner, mother, father, grandmother, grandfather, brother, sister, brother-in-law, sister-in-law, children, grandchildren, aunts, uncles, nieces and nephews. See the Definitions section of the Blue Sky Tours Vacation Protection Plus for a listing.

**Who is considered a "Traveling Companion"?**

A Traveling Companion is limited to one person booked to share a room or travel accommodations with you.

## Exclusions

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### Are there exclusions?

In order to provide this package of benefits, certain restrictions do apply. For example, the program does not provide duplicate payments if there are other sources of reimbursement available. Exclusions are standard in virtually every travel insurance product. Please see the Blue Sky Tours Vacation Protection Plus for a list of exclusions.

### What is the Pre-Existing Condition exclusion?

The Blue Sky Tours Vacation Protection Plus does have a Pre-Existing Condition exclusion which applies in certain instances. It does not apply to Trip Cancellations because those are handled by Blue Sky Tours under the Penalty Waiver portion of the plan.

The Pre-Existing Condition exclusion precludes reimbursement for those medical conditions that first manifested, became acute, or was treated in the 60 days before the plan is purchased. You may have a chronic condition that requires you to take medication but you may still be reimbursed by the plan. If you received, or were recommended to receive, a diagnostic test, examination, or medical treatment and/or if there has been a change in the required prescription your condition will be considered "pre-existing".

In other words, unless you, your traveling companion or a family member booked to travel with you has a new medical condition or one that has recently "flared-up" within 60 days before you enroll in the plan, or you have had a change in your required medication within 60 days before you enroll in the plan, the plan should provide coverage. Please see the Blue Sky Tours Vacation Protection Plus for details or contact Berkely, the Plan Administrator, at 1-800-527-3522 should you have any questions regarding this exclusion.

The Pre-Existing Conditions exclusion does not apply to family members who aren't traveling. For instance, if you have to interrupt your trip because a family member back home becomes ill as a result of their pre-existing condition, you can file a claim to seek reimbursement for unused pre-paid costs and any additional airfare costs that arise as a result of the interruption.

### I know that I have a pre-existing medical condition; will the Penalty Waiver portion of the plan reimburse me?

In the event that you have to cancel because of your pre-existing condition, the Blue Sky Tours Vacation Protection Plus includes a Penalty Waiver, provided by Blue Sky Tours.

If you are on your trip and you require an Emergency Evacuation as a result of your pre-existing condition, the Blue Sky Tours Vacation Protection Plus will not apply this restriction so you may receive prompt emergency transportation to a nearby treating facility.

## Claims

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### How do I file a claim? How long does it take to receive my money back?

In the event of a claim, please contact Berkely, the Plan Administrator, toll-free at 1-800-527-3522 or go to [www.travelclaim.com](http://www.travelclaim.com) to initiate the claim online. Generally, the claims process takes 4-6 weeks and once Berkely receives all necessary documentation, payment for a covered claim can be generated within 3 business days.

For medical emergencies during your trip which require evacuation or interruption, promptly call On Call International with your policy number and emergency details. Emergency Evacuations and Repatriations are arranged by On Call International.

### How do I get reimbursement if my bags and/or personal items are damaged/stolen/lost while I am away?

Upon your return home, submit verification to Berkely, the Plan Administrator, including claim forms, explanation of benefits from homeowners or renters insurance, loss or police reports, and store receipts. You will be reimbursed for items damaged/stolen/lost while traveling, up to \$1,500.

### Should I submit a baggage claim with my homeowners/renters insurance first?

Yes. The Baggage Protection portion of the Blue Sky Tours Vacation Protection Plus is excess to all other valid and collectible insurance. The plan provides reimbursement, up to a maximum of \$1,500 for amounts not covered by your homeowners, renters or other applicable insurance, for lost, damaged, or stolen baggage or personal effects.

### How does the Excess coverage for baggage and medical expenses work?

Baggage and medical coverages are excess or secondary to any primary insurance plans you may have (e.g. homeowners or health insurance). Part of the claim process for baggage and medical claims includes submitting the claim to your primary insurer first. We will then review their payment and reimburse any covered expenses that were not reimbursed by the primary insurance, up to the limit for that benefit. Of course, if you do not have primary insurance, this plan would become primary coverage.

## Contact Information

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### Who should I contact if I am currently traveling and experiencing a medical emergency?

On Call International is the 24-Hour Emergency Assistance Provider for the Blue Sky Tours Vacation Protection Plus. If an emergency should arise during your vacation call On Call International immediately and give the details of your problem or medical emergency. (On Call International's contact information for calls originating domestically and internationally is provided in the Blue Sky Tours Vacation Protection Plus.)

### Who should I contact if I need travel assistance?

On Call International can assist you with items such as last-minute flight and hotel changes, locating lost luggage, finding hotels and reservations, airport transportation, cash transfers, and more. (On Call International's contact information for calls originating domestically and internationally is provided in the Blue Sky Tours Vacation Protection Plus.)

### I have some questions about the coverage provided by the Blue Sky Tours Vacation Protection Plus.

#### Who should I contact?

For questions about insurance benefits, please contact Berkely, the Plan Administrator, toll-free at 1-800-527-3522. A Berkely representative will be pleased to answer your coverage questions and if you should need to file a claim, they can initiate a claim for you.

Berkely's office hours are 8AM-10PM (EST) Monday-Friday and 9AM-5PM (EST) Saturday.

If you have questions about the Penalty Waiver, please contact Blue Sky Tours at 800-678-2787.

**Important:** This is only a brief description of the program. For a summary of the terms, conditions and exclusions, please refer to the Blue Sky Tours Vacation Protection Plus Description of Coverage. The policy provides limited benefits. It does NOT provide basic hospital, basic medical, or major medical insurance. This insurance is provided in excess of all other valid and collectible insurance or indemnity, and shall apply only after such other benefits have been paid.

This plan was designed and is administered by Aon Affinity Berkely Travel.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; (AR 244489); in CA, MN & OK, AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA, Aon Affinity Insurance Services, Inc., (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY and NH, 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 Stonebridge Casualty Insurance Company, a Transamerica 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 insurance coverage that applies 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.

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