



Travel Protection Plan

Spring & Summer 2005

Only \$39 per person

PLEASE READ ALL THE INFORMATION IN THIS DOCUMENT!

This protection is provided by Endless Summer Tours and must be purchased & paid in full no later than final payment due date. We recommend that this coverage be purchased at time of booking the reservation.

Thank you for choosing Endless Summer Tours (EST) for your Spring or Summer 2004 vacation package. As the leader in young adult travel, we are pleased to offer a low-cost travel protection plan to help you protect your money in the event of a sudden medical emergency that prevents you from traveling on your vacation. Please review this document carefully, as it contains coverage details, limitations, exclusions and other important provisions. All coverage listed in this brochure is provided by Endless Summer Tours. Additional & more comprehensive coverage is available through many different insurance companies and can be purchased directly from these companies.

SCHEDULE OF MAXIMUM BENEFITS

- Pre-Travel Cancellation up to \$900
- Travel Delay up to \$200
- Baggage Delay up to \$100
- Medical Expenses up to \$500

A. PRE-TRAVEL CANCELLATION PROTECTION

1. **Trip Cancellation:** This Travel Protection Plan cancellation program provides a full refund less the protection plan premium, processing fees, and occupancy surcharges as described below up to scheduled departure time due to an unforeseen life-threatening sickness, injury, or death to the trip participant (licensed medical doctor visit and verification required).

CONDITIONS:

- A. **CANCELLATION PROGRAM DOES NOT PROVIDE AGAINST HOTEL OCCUPANCY SURCHARGES.** Therefore, if one person cancels 30 or more days prior to departure, the remaining travelers must pay the occupancy surcharges prior to departure. If one person cancels less than 30 days prior to departure, a \$200 deductible plus non-refundable items outlined above will be deducted from that person's refund.
- B. **WRITTEN NOTICE OF CANCELLATION MUST BE RECEIVED BY OUR OFFICE** via registered mail, fax transmission, e-mail, or overnight courier service no later than 24 hours following scheduled departure time. **NO REFUNDS WILL BE ISSUED FROM VERBAL CANCELLATIONS.** Contact information is as follows:

Endless Summer Tours
8370 Court Ave Suite 200
Ellicott City MD 21043
FAX: 410-750-6665

E-Mail: info@endlesssummertours.com

C. **ALL pre-travel cancellation (coverage A) claims** must be received by our office within 10 days of scheduled departure date via overnight courier or registered mail to the address listed above and must be accompanied by our completed Travel Protection Claim Form, a licensed medical physician's diagnosis and reason(s) for not allowing travel, original receipt for doctor's office visit, & complete, unused travel documents (if received). Please allow up to 60 days for processing of claims.

FAILURE TO ADHERE TO THESE CONDITIONS INVALIDATES THE CANCELLATION PROGRAM AND NO REFUND WILL BE ISSUED.

B. TRAVEL DELAY

EST will reimburse client up to \$50/day for a maximum of \$200 if the trip is delayed for more than 12 hours for reasonable, additional accommodation & traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is only payable for one delay per covered passenger.

C. BAGGAGE DELAY

EST will reimburse up to \$50/day for a maximum of \$100 if the plan participant's baggage is delayed for more than 24 hours for reasonable, additional clothing and personal articles. Incurred Expenses must be accompanied by receipts. This benefit does not apply if baggage is delayed after trip participant reaches his/her return destination.

D. MEDICAL EXPENSE BENEFIT

EST will pay this benefit, up to \$500, for emergency medical expenses incurred while at the resort destination. Covered expenses include reasonable and necessary medical and surgical expenses provided by a licensed doctor or dentist. EST will pay for professional nursing, hospital charges, X-ray, and ambulance services. If you are covered by any group, blanket health, accident insurance, or assistance plan, and would, as a result, receive total benefits in excess of the expenses actually incurred, then the benefits paid by EST will be reduced by such excess. For example, if you are covered by your parents' health insurance and get sick while at the destination and go see a doctor, you will be required to submit this expense to your parents insurance for reimbursement. EST would only be responsible to pay, up to a maximum of \$500, for any amount not covered by the primary insurer. Incurred expenses must be accompanied by receipts.

GENERAL EXCLUSIONS

THESE EXCLUSIONS APPLY TO ALL BENEFITS. The Travel Protection Plan does not cover loss caused by: (a) Intentional self-inflicted harm, suicide or attempted suicide while sane or insane; (b) Normal pregnancy or childbirth; (c) Participation in professional athletic events, motor sport or motor racing including training & practice for the same; (d) Mountain climbing; (e) Acts of war; (f) Military duty or service; (g) Operating or learning to operate any aircraft as student, pilot or crew; (h) Air travel on any air supported device, other than a regularly scheduled airline or air charter company; (i) Loss or damage caused by detention, confiscation, or destruction by customs; (j) Any unlawful acts, committed by the trip participant; (k) Nuclear Reaction, radiation, or radioactive contamination; (l) Civil Disorder; (m) Mental, psychological or nervous disorders including anxiety, depression, neurosis or psychosis; (n) If trip departure date & trip

completion date does not reflect your intent to start & end your trip on those dates; (o) If your tickets do not contain specific travel dates (open tickets); (p) Alcohol or substance abuse.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

EST will not pay for loss or expense incurred as the result of injury or sickness of a trip participant that manifests itself preceding and including the effective date. A sickness has manifested itself when medical care, treatment, or diagnosis has been given. This coverage is specifically designed to provide coverage due to emergency medical situations that prevent participant from traveling on this specific vacation package.

PERSONS ELIGIBLE FOR COVERAGE: Any Endless Summer Tours Spring or Summer Break trip participant who enrolls for coverage and pays the premium by the final payment due date. EST is not required to provide this optional coverage and is not responsible for those who do not purchase or pay for this coverage by the applicable due dates.

EFFECTIVE DATE: Pre-Travel Cancellation benefit will be effective when premium & full trip payment is paid to Endless Summer Tours.

TERMINATION DATE: All coverage ends the earlier of (a) the date the trip is completed or (b) the scheduled trip completion date.

GENERAL PROVISIONS

Concealment or Fraud: EST does not provide coverage if the trip participant has intentionally concealed or misrepresented any material fact or circumstance relating to this policy or claim.

Examination Under Oath: As often as we may require, the covered trip participant must submit to examinations under oath, and provide us with receipts, proofs of purchases, or other records.

Payment of Premium: Coverage is not effective until full trip payment and premium is paid to EST. Under no circumstance can this protection plan be added after the final payment due date. See your invoice for exact due date for your vacation package.

Transfer of Coverage: Coverage is non-transferable and non-refundable.

Acts of Agents: No agent or any person or entity has the authority to accept service or the required proof of loss on our behalf nor to alter, modify, or waive any of the provisions in this policy.

Choice of Law: The terms and conditions of this policy are governed by the laws of Maryland and all disputes hereunder shall be heard by the courts in Howard County, State of Maryland.

What To Do If A Problem Occurs

Endless Summer Tours has professional on-site staff at each resort destination to assist you with any situations, accidents or illnesses that may occur while at the destination. Upon arrival at the destination you will be provided with information on how to contact these staff persons, including emergency cellular phone numbers, should an emergency arise. EST shall not be responsible for the availability, quality, or results of any medical treatment or the failure of the plan participant to obtain medical treatment.

PAYMENT OF CLAIMS FOR COVERAGE B,C,&D

CLAIM PROCEDURES: Notice of Claim If any covered loss occurs, written notice must be sent to us as soon after that as is reasonably possible. This notice should state the covered trip participant's name, what coverage the loss was under (ie. Medical Expenses), the exact trip dates, and the total amount paid for the trip. This notice should be sent via overnight courier or registered mail, along with all proofs of loss (ie. Receipts), to Endless Summer Tours, Attn: Travel Protection Claims Department, 8370 Court Ave Suite 200, Ellicott City, MD 21043. EST shall not be responsible for lost or misdirected mail and encourages trip participant to make copies of all pertinent materials. EST will investigate each claim and provide reimbursement for covered expenses. Please allow up to 60 days for processing of claims.

QUESTIONS?

CALL: 1-800-234-7007
HAVE A GREAT TRIP!

Definitions

"Baggage" means luggage and personal possessions taken on the trip by the trip participant.

"Destination" means the place where the trip participant expects to travel on his/her trip.

"Doctor" means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating doctor may not be the trip participant, family member, or travel companion.

"Hospital" means a place that (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (c) has a staff of one or more doctors available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities; (f) is not mainly a clinic or facility for nursing, rest or convalescence, or a place for the aged, drug addicts, alcoholics or persons with mental or nervous disorders.

"Injury" is a bodily injury caused by an accident and resulting in directly and independently of all other causes in loss covered by the policy. The accident must happen while the trip participant is covered by the policy and requires treatment by a doctor.

"Medical Expenses" means reasonable and necessary costs of treatment for injury or sickness which are provided by a medical doctor or professional nurse on an emergency or urgent basis which are actually incurred by the covered trip participant.

"Sickness" means an illness, disease or injury which requires treatment by a doctor.

"Unforeseen" means not anticipated or expected and occurring after the effective date of the policy.

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