










**Kelly Cruises & Tours
Travel Insurance Plan
Dear Traveler**



Cover your investment from those unforeseen circumstances that may arise before or during your trip. The Kelly Cruises & Tours Travel Insurance Plan, brought to you by Travel Guard, provides valuable coverage at an affordable price and includes waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 14 days of initial trip payment. Applies to first \$50,000 of trip cost per person.

Coverages – Per Person

COVERAGE	MAXIMUM BENEFIT
 Trip Cancellation & Interruption	Trip Cost
 Trip Delay <i>(Maximum of \$100 per day)</i>	\$300
 Missed Connection	\$500
 Baggage & Personal Effects Loss	\$1,000
 Baggage Delay	\$150
 Medical Expense	\$20,000
 Emergency Evacuation and Repatriation of Remains	\$100,000
 Accidental Death & Dismemberment	\$10,000
 Travel Medical Assistance	Included
Worldwide Travel Assistance	Included
LiveTravel® Emergency Assistance	Included

Extra Coverage

- Waiver of Pre-existing Medical Condition Exclusion up to the first \$50,000 of Trip Cost (if purchased within 14 days of initial trip payment).

Questions?

For specific questions regarding insurance, call
TOLL-FREE: 1.866.476.6698

Refer to product number 008842 P1 09/11

To purchase, contact your travel agent.

Plan Costs

Trip Cost Per Person	Plan Cost Per Person	Trip Cost Per Person	Plan Cost Per Person
\$ 0 - \$ 500	\$ 53	\$ 7,001 - \$ 8,000	\$ 608
\$ 501 - \$ 1,000	\$ 83	\$ 8,001 - \$ 9,000	\$ 689
\$ 1,001 - \$ 1,500	\$ 107	\$ 9,001 - \$10,000	\$ 771
\$ 1,501 - \$ 2,000	\$ 147	\$10,001 - \$11,000	\$ 845
\$ 2,001 - \$ 2,500	\$ 188	\$11,001 - \$12,000	\$ 925
\$ 2,501 - \$ 3,000	\$ 229	\$12,001 - \$13,000	\$1,004
\$ 3,001 - \$ 3,500	\$ 262	\$13,001 - \$14,000	\$1,090
\$ 3,501 - \$ 4,000	\$ 301	\$14,001 - \$15,000	\$ 1,165
\$ 4,001 - \$ 4,500	\$ 335	\$15,001 - \$16,000	\$ 1,377
\$ 4,501 - \$ 5,000	\$ 380	\$16,001 - \$17,000	\$1,466
\$ 5,001 - \$ 5,500	\$ 424	\$17,001 - \$18,000	\$1,554
\$ 5,501 - \$ 6,000	\$ 460	\$18,001 - \$19,000	\$1,643
\$ 6,001 - \$ 6,500	\$ 497	\$19,001 - \$20,000	\$1,732
\$ 6,501 - \$ 7,000	\$ 535		

For trips over \$20,000, call your travel consultant at Kelly Cruises & Tours 1.800.837.7447.

Optional Coverage

Up to \$5,000 Additional Baggage and Personal Effects Coverage
Plan Cost: \$6.00 per \$100

\$20,000 Additional Medical Expense Coverage
Plan Cost: \$11 Per Person



THIS IS A BRIEF OUTLINE OF COVERAGE - RESTRICTIONS APPLY

(For complete coverage information, please refer to the Description of Coverage prior to purchase)

§ Trip Cancellation & Interruption

Insurer will pay benefits, to the Maximum Amount shown on the Schedule of Benefits, in the event the Insured is prevented from taking his/her Trip because:

- Sickness, Injury, or death of you, your Traveling Companion, Business Partner, or Family Member. Injury or Sickness must be so disabling as to reasonably cause a trip to be canceled or interrupted;
- Financial Default of an airline, cruise line, or tour operator resulting in the complete cessation of services. This coverage applies only if: (1) you purchased this coverage within 14 days of initial trip payment; and (2) the financial default occurs more than 14 days after your coverage effective date;
- Inclement weather causing cancellation or interruption of travel;
- Strike resulting in the complete cessation of travel services at the point of departure and destination;
- Your principal residence or Destination being made Uninhabitable by vandalism, burglary, or Natural Disaster;
- You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
- Being involved in or delayed due to a traffic accident en route to departure;
- A Terrorist Incident in a City listed on your itinerary within 30 days of your scheduled arrival;
- You or your Traveling Companion being called into active military service or having leave revoked or being reassigned;
- You or your Traveling Companion being the victim of a Felonious Assault within 10 days prior to his/her trip departure date;
- Termination of employment or layoff affecting you or your Traveling Companion; must have been with the same employer for at least five continuous years; or
- Mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results in a Loss of 50% of the Insured's Trip length.

§ Trip Delay

Reimburses for reasonable additional expenses if the insured is delayed for more than 6 hours due to:

- reasons listed under Trip Cancellation and Interruption;
- Common Carrier delay;
- the Insured's or Traveling Companion's lost or stolen passports, travel documents, or money;
- Natural Disaster;
- the Insured or Traveling Companion is quarantined;
- Injury or Sickness of Insured or Traveling Companion.

✈ Missed Connection

Reimburses for reasonable additional transportation costs and the non-refundable, unused portion of the prepaid expenses up to the maximum limit shown on the schedule of benefits:

- Coverage for delay of all regularly scheduled airline flights for 3 or more hours as a result of either inclement weather or Common carrier reason. This coverage does not apply to flight cancellations prior to scheduled departure date.

🧳 Baggage & Personal Effects Loss

- Pays for loss, theft, or damage to baggage and personal effects.

🧳 Baggage Delay

- Pays for the purchase of essential items up to \$150 per insured if the insured's baggage is delayed or misdirected for more than 24 hours.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. Coverage may not be available in all states.

*Non-insurance services are provided by Travel Guard.

+ Medical Expense

- Covers medical and surgical treatment by a licensed physician; professional nursing, hospital, x-ray and ambulance services for up to one year provided initial treatment was received during the trip.
- Pays for emergency dental expenses due to injury to sound, natural teeth while on the trip.

🏠 Emergency Evacuation & Repatriation of Remains

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

🚑 Accidental Death & Dismemberment

Pays for loss of life or limb if it occurs within 365 days of an accident during your Trip.

📞 Assistance Services

Travel Medical Assistance*

- Emergency medical transportation assistance • Physician/hospital/dental/vision referrals • Repatriation of mortal remains assistance • Return travel arrangements
- Emergency prescription replacement assistance • Dispatch of doctor or specialist
- Medical evacuation quote • In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members • Arrangements of visitor to bedside of hospitalized Insured • Eyeglasses and corrective lens replacement assistance • Medical payment arrangements • Medical cost containment/expense recovery and overseas investigation • Medical bill audits
- Shipment of medical records • Medical equipment rental/replacement assistance

Worldwide Travel Assistance*

- Lost baggage search; stolen luggage replacement assistance • Lost passport/travel documents assistance • ATM locator • Emergency cash transfer assistance • Travel information including visa/passport requirements • Emergency telephone interpretation assistance • Urgent message relay to family, friends or business associates • Up-to-the-minute travel delay reports • Long-distance calling cards for worldwide telephoning • Inoculation information • Embassy or Consulate Referral • Currency Conversion or purchase • Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures • Up-to-the-minute travel supplier strike information • Legal referrals/bail bond assistance • Worldwide public holiday information

LiveTravel® Emergency Assistance*

- Flight, hotel, and rental vehicle rebooking • Emergency return travel arrangements • Roadside assistance • Rental vehicle return • Guaranteed hotel check-in • Missed connections coordination

PRE-EXISTING CONDITIONS

The Insurer will not pay for any Loss or expense incurred as the result of an Injury, Sickness or other condition of an Insured, Traveling Companion, Business Partner, or Family Member which, within the 60 day period immediately preceding and including the Insured's coverage effective date: (a) first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; (b) for which care or treatment was given or recommended by a Physician; (c) required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.

Pre-Existing Medical Condition Exclusion Waiver: The Insurer will waive the pre-existing medical condition exclusion up to a maximum of the first \$50,000 of Trip Cost per person if the following conditions are met: 1. This plan is purchased within 14 days of Initial Trip Payment; 2. The amount of coverage purchased equals all prepaid, non-refundable payments or deposits applicable to the Trip at the time of purchase, and the cost of any subsequent arrangement(s) added to the same Trip are insured within 14 days of Initial deposit for any subsequent Trip arrangement(s); 3. All Insured's are medically able to travel when plan cost is paid.

The policy covers trips up to 365 days in length. **Effective Date:** Trip Cancellation benefit will be effective at 12:01 a.m. on the day after the plan cost is paid to the travel agent. All other coverage will take effect on the date the insured leaves for their trip. **Termination Date:** All coverage ends on the earlier of: (a) the date the trip is completed; (b) the scheduled trip completion date; (c) the Insured's arrival at the return destination on a round trip, or the destination on a one-way trip; or (d) cancellation of the trip covered by the policy.