

**OPTIONAL
INSURANCE**

Road Scholar Trip Cancellation, Interruption & Travel Delay Insurance

If you purchase this **optional** insurance, you will be protected in case ...

- you need to cancel your program
- you need to leave your program early
- you are delayed going to or returning home from your program
- you need to change or cancel your airfare

See inside for complete plan details.

IMPORTANT

This Insurance is valid only when the appropriate Insurance Cost has been paid and received by BerkelyCare. Please keep this document as your record of coverage.

Exceptional value & protection — Provided through Elderhostel, Inc.

ROAD SCHOLAR

ROAD SCHOLAR

Dear Participant,

We at Road Scholar look forward to having you join us on your upcoming educational adventure.

To assist you in the planning of your program, we suggest that you consider purchasing the following optional travel insurance -- which offers Trip Cancellation, Trip Interruption and Travel Delay/ Missed Connection coverage -- to help you protect your program investment.

Some important things you need to know about this insurance can be read easily in plain and straightforward language in the section entitled "Frequently Asked Questions". We recommend that you review the entire pamphlet carefully, including the Exclusions section, and contact BerkelyCare (the insurance administrator) with any remaining questions.

We have done our best to offer you an effective plan that provides exceptional value. If you decide to purchase this insurance, you will need to enroll with BerkelyCare by following the instructions at the end of this brochure.

We wish you a happy and carefree learning adventure!



*James Moses
President*

**Schedule of Benefits
Plan Number HTP08265**

TRAVEL ARRANGEMENT PROTECTION

Maximum Benefit (per insured) up to:

Trip Cancellation.....	Total Trip Cost
Trip Interruption.....	Total Trip Cost
Travel Delay/ Missed Connection.....	\$1,000 (\$200/day)

These benefits are subject to certain restrictions and exclusions, including the Pre-Existing Condition Exclusion (unless waived). Please read this brochure in its entirety for a complete description of all terms and conditions.

FREQUENTLY ASKED QUESTIONS

The following question and answer section is intended to provide you with a general understanding of this Trip Cancellation, Interruption & Travel Delay Insurance in a clear and simple format. In doing so, we have summarized the standard insurance language which governs the plan. Therefore, it is very important that you read the entire Insurance pamphlet in full for a complete description of all coverage terms, conditions and exclusions.

Why should I consider purchasing Trip Cancellation, Interruption & Travel Delay Insurance?

Even at the great value that Road Scholar provides, purchasing an educational adventure can represent a significant monetary investment. This Insurance helps protect your investment in the event you must **cancel or interrupt** your Trip for specified, covered reasons.

For example: *If an unforeseen medical problem suddenly arises causing you to cancel your Road Scholar program, miss program days or return home prior to the end of your program, it is unlikely*

that you will receive a full refund of your program payment, or reimbursement for the unused portion of your program. Since most folks do not have insurance that covers this type of loss, this Trip Cancellation, Interruption & Travel Delay Insurance is specially designed to help reimburse you for the monies forfeited in such instances. Important: Please note that Road Scholar cannot issue refunds to participants for program days missed due to accidents, injuries, illnesses, or other emergencies.

This Insurance also helps reimburse you for some of the expenses you may incur in the event of certain unexpected **travel delays**, which are becoming more commonplace.

For example: *If you are faced with inclement weather and delayed while traveling to your Road Scholar program, you may not be reimbursed or accommodated by the airlines for the additional expenses to catch up to the program, nor would you be reimbursed for any program days missed. Purchasing this Insurance helps you recoup these expenditures.*

Is my airfare covered, even if I book it on my own?

YES! The coverages under this Trip Cancellation, Interruption & Travel Delay Insurance extend to the airfare booked to join or depart your Road Scholar program, whether you purchase your airline tickets with Road Scholar or independently. Even though the Insurance Cost is based on Your Program Only Price, your airfare is protected too!

Are there exclusions?

YES. As with most insurance, benefits are provided for covered reasons, with some limitations and restrictions. In order to offer these benefits at a reasonable cost and without requiring medical exams or questionnaires,

certain exclusions, including a “pre-existing” condition exclusion, do apply.

I have a family member who is not traveling with me who has a pre-existing condition. Does the Insurance cover my program investment should I need to adjust my travel plans due to a family member’s pre-existing condition?

YES! The Insurance covers pre-existing conditions of family members who are not traveling with you. Only the conditions of participants traveling with you are subject to the Pre-Existing Condition Exclusion.

The good news is The Pre-Existing Condition Exclusion will be WAIVED if you purchase the Insurance as soon as possible, but no later than 5 days after your final program payment is due to Road Scholar.

If Road Scholar cancels my program prior to the start date, is my total insurance payment refundable?

YES! Although the Insurance Cost is otherwise non-refundable and non-transferable, on the rare occasion when Road Scholar must cancel a program, your Insurance will be cancelled and your Insurance Cost plus \$3.00 per person administration fee will be automatically refunded in full.

How do I enroll?

For your convenience, the Insurance can be purchased in one of two ways:

1. Enroll online at www.roadscholarinsurance.com; or
2. Call BerkelyCare toll-free at **(877) 846-8806** to enroll and pay with a credit card.

DESCRIPTION OF COVERAGE

Trip Cancellation/Trip Interruption

In the event You are prevented from taking Your Trip because: (a) You, Your Traveling Companion, or an Immediate Family Member suffers a death or an Injury or Sickness which results in medically imposed restrictions, as certified by a Physician, at the time of loss preventing Your continued participation in the covered Trip; or (b) You or Your Traveling Companion: (i) is hijacked, quarantined, required to serve on a jury, or subpoenaed; (ii) has a home made uninhabitable by fire, flood, volcano, earthquake, hurricane, other natural disaster, burglary, or vandalism; (iii) is directly involved in a documented traffic accident while en route to departure; or (iv) is involuntarily terminated or laid off through no fault of Your own, provided that You have been an active employee for the same employer for at least 5 years. [Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons]; (c) You have a covered Travel Delay which results in the loss of more than 50% of Your scheduled Trip; or (d) A Terrorist Incident occurs in a city listed on Your Trip itinerary that is within 30 days prior to Your scheduled departure date. [This same city must not have experienced a Terrorist Incident within 90 days prior to the Terrorist Incident which is causing Your cancellation of the covered Trip. “City” means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas or airspace.] Benefits are not provided if Road Scholar offers a substitute itinerary; the Insurer will pay benefits up to Your total Trip cost for:

a) **Trip Cancellation** – non-refundable cancellation charges imposed by Road Scholar and/or airfare cancellation charges (and/or the cost of re-depositing frequent travel awards utilized for the Trip, up to

\$150) for flights joining or departing Your Land/Sea Arrangements and/or any other Common Carriers' cancellation charges for transportation to or from Your Land/Sea Arrangements; or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a Traveling Companion cancels his/her Trip for a covered reason and You do not cancel.

b) **Trip Interruption** – unused, non-refundable land or sea expenses prepaid to Road Scholar and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return home or rejoin the original Land/Sea Arrangements (limited to the cost of one-way economy airfare by scheduled carrier (or first/business class if Your original tickets were first/business class) from the point of origin shown on the original travel tickets).

Important: The Sickness or Injury causing You to interrupt Your Trip must be verified by a Physician before You terminate the Trip.

The Insurer will also pay benefits, up to \$100 per day, for reasonable additional accommodation and transportation expenses incurred to remain near a covered traveling Immediate Family member or Traveling Companion who is hospitalized during Your Trip. In no event shall the amount reimbursed exceed the amount You prepaid for Your Trip.

See Page 12 for documentation you will need to secure in the event of a claim.

Special Conditions: You must advise Road Scholar and BerkelyCare as soon as possible in the event of a claim. The Insurer will not pay benefits for any additional charges incurred that would not have been charged had You notified these parties as soon as reasonably possible.

Important: You, Your Traveling Companion, and Your Immediate Family member booked to travel with You must be medically capable of travel on the

day You purchase this coverage. The event which necessitated the Trip Cancellation/Interruption must occur after Your effective date of Trip Cancellation coverage. Benefits will not be paid for expenses not refunded in the event of Road Scholar' insolvency.

Travel Delay/Missed Connection

The Insurer will pay benefits for Covered Expenses, up to \$1,000 (\$200/day), if You are either delayed by 6 hours or more en route to or from Your Land/Sea Arrangements, or caused to miss 24 hours or more of Your Land/Sea Arrangements, due to inclement weather, strike or other job action, or equipment failure of a Common Carrier; a traffic accident en route to a departure in which You or Your Traveling Companion is not directly involved; lost or stolen passports, travel documents, or money; quarantine; hijacking; natural disaster including hurricane; civil commotion or riot.

Covered Expenses include any prepaid, unused, non-refundable Land/Sea Arrangements, any reasonable additional expenses for meals and lodging, and the cost of a one-way economy airfare ticket to catch up to the Land/Sea Arrangements or return to the place of origin shown on the travel documents.

Coverage will not be provided if You elect to cancel from Your Program outright in the event of a Travel Delay or Missed Connection, unless You have a covered Travel Delay which results in the loss of more than 50% of Your scheduled Trip, which would then qualify you for Trip Cancellation/Trip Interruption coverage. See Page 12 for documentation you will need to secure in the event of a claim.

Important: Unless waived in accordance with the waiver terms detailed below, benefits are subject to the following Pre-Existing Condition Exclusion and other exclusions as listed.

Pre-Existing Condition Exclusion and Waiver:

The Insurer will not pay for any claims arising from any Injury, Sickness, or other condition affecting You, a Traveling Companion, or an Immediate Family member booked to travel with You which, within the 60-day period before Your coverage began under this Insurance: (a) first manifested itself or had symptoms which would prompt a reasonable person to seek diagnosis, care, or treatment; (b) required taking prescribed drugs or medicine, unless the condition for which prescribed drug or medicine was taken remained controlled without any change in required prescription; or (c) required treatment or treatment was recommended by a Physician.

Please note: we will waive this Pre-Existing Condition Exclusion if you pay for your Insurance as soon as possible but no later than 5 days after your final Program payment is due to Road Scholar.

If You have any questions concerning this exclusion, please call BerkelyCare toll-free at (877) 846-8806 for clarification.

Excess Coverage Provision

The coverage provided under this Insurance shall be in excess of all other valid and collectible insurance or indemnity and shall apply only when such other benefits are exhausted.

DEFINITIONS

1. **“Caregiver”**- means an individual employed for the purpose of providing assistance with activities of daily living to You or to Your Immediate Family member who has a physical or mental impairment. The Caregiver must be employed by You or Your Immediate Family member. A Caregiver is not a babysitter; childcare service, facility or provider; or persons employed by any service; provider or facility to supply assisted living.
2. **“Common Carrier”**- means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.
3. **“Domestic Partner”**- means a person who is at least 18 years of age and had met the following requirements for at least six (6) months: (a) resides with You; and (b) shares financial assets and obligations with You. The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.
4. **“Immediate Family”**- means the children, step- or adopted children, children-in-law, parents, step-parents, parents-in-law, siblings, step-siblings, siblings-in-law, grandparents, grandchildren, aunts, uncles, nieces, nephews, and legal or common law spouse (including Domestic Partner), of You or Your Traveling Companion.
5. **“Injury”**- means bodily injury caused by an accident occurring while this Insurance is in force and resulting directly and independently of all other causes in loss covered by this Insurance. The Injury must be verified by a Physician.
6. **“Insurer”**- means Virginia Surety Company, Inc.

7. **“Insurance”**- means this Road Scholar Trip Cancellation, Interruption & Travel Delay Insurance.
8. **“Land/Sea Arrangements”**- means land and/or sea arrangements made by Road Scholar, exclusive of airfare to and from Your Road Scholar Program.
9. **“Physician”**- means a licensed practitioner of the medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be yourself, a Traveling Companion, or an Immediate Family member.
10. **“Program”**- means a Road Scholar educational trip with a start and end date and a distinct program number.
11. **“Program Only Price”**- means price of Land/Sea Arrangements.
12. **“Sickness”**- means an illness or disease which is diagnosed or treated by a Physician after the effective date of coverage and while You are covered under this Insurance.
13. **“Terrorist Incident”**- means an incident deemed a terrorist act by the United States Government that causes property damage and loss of life.
14. **“Traveling Companion”**- means up to four people booked to accompany You on Your Trip.
15. **“Trip”**- means prepaid Land/Sea Arrangements and shall include flight (or other Common Carrier) connections to join and depart such Land/Sea Arrangements, and any internal program airfare.
16. **“You” or “Your”**- means a person who has purchased a Trip and who has paid the required Insurance Cost for the coverage provided hereunder.

EXCLUSIONS

Naturally, as with any insurance, limitations exist. These exclusions enable us to provide a broad range of benefits at an economical cost to You, without the necessity of medical questionnaires, and to supplement Your existing insurance plans.

THIS INSURANCE DOES NOT COVER ANY LOSS CAUSED BY OR RESULTING FROM:

Pre-Existing Conditions (unless this exclusion is waived in accordance with the parameters set forth in the Pre-Existing Condition Exclusion and Waiver section); suicide or attempted suicide while sane; intentionally self-inflicted injuries; Sickness or disease except as provided for in the policy; war or any act of war whether declared or not; while serving as a member of the armed services; while or as a result of riding in any device for aerial navigation other than as provided for in the policy; participation in any professional or semi-professional team sports; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereat; scuba diving, unless it is recreational diving at less than 30 feet in depth; skydiving; hang gliding; parachuting (not including parasailing); contests of speed; elective surgery; dental treatment except as a result of Injury to sound, natural teeth; elective abortion; normal pregnancy, except if hospitalized; mental or nervous disorders, except if hospitalized.

Any questions?

Contact BerkelyCare toll-free at

(877) 846-8806.

TERM OF COVERAGE

1. This protection is valid only upon payment of the total required Insurance Cost in advance of any losses and will not cover any losses suffered prior to purchase.

PLEASE NOTE - Payment for Trip Cancellation, Interruption & Travel Delay Insurance may be made prior to but **no later than five (5) days after final payment** for Your Program is due to Road Scholar.

2. The Insurance takes effect upon the date Your credit card payment is accepted. Trip Cancellation coverage ends upon the commencement of Your Land/Sea Arrangements.

Note: In order for the Pre-Existing Condition Exclusion to be waived, it is essential that You make payment for this Insurance in accordance with the parameters set forth in the Pre-Existing Condition Exclusion and Waiver section.

3. The Trip Interruption and Travel Delay/Missed Connection coverages take effect the later of the following: the day Your air transportation arrangements commence; or two (2) days prior to commencement of Your Land/Sea Arrangements. These coverages shall terminate on the earlier of the following events: Your return to Your origination point (as specified in the travel tickets); or two (2) days after the completion of Your Land/Sea Arrangements.

4. The Insurance Cost is non-refundable and non-transferable unless Your Program is cancelled by Road Scholar.

WHAT SHOULD YOU DO IN THE EVENT OF A CLAIM?

1. TRIP CANCELLATION CLAIMS: Contact Road Scholar toll-free at **(877) 426-8056** and BerkelyCare at **(877) 846-8806** IMMEDIATELY (as indicated below) to notify them of Your cancellation and to avoid any non-covered expenses due to late reporting. BerkelyCare will then send the appropriate claim form which must be completed by You AND THE ATTENDING PHYSICIAN, if applicable.

2. TRIP INTERRUPTION & TRAVEL DELAY CLAIMS: Report Your claim as soon as possible to BerkelyCare. Provide plan number HTP08265, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, BerkelyCare will promptly forward You the appropriate claim form to complete.

IMPORTANT: In order to facilitate prompt claims settlement, be sure to obtain as applicable:

Trip Interruption Claims

- detailed medical statements from Physicians in attendance where the accident or Sickness occurred.
- receipts for additional airfare or change fees in order to return home from the Program.

Travel Delay/Missed Connection Claims

- reports from the airline or other Common Carrier regarding the cause of delay.
- receipts for additional meals and/or lodging.
- receipts for additional airfare or change fees in order to catch up or return home from the Program.

To file a claim, contact BerkelyCare:

Online: www.travelclaim.com

Phone: toll-free (877) 846-8806 or (516) 342-2720

Mail: BerkelyCare

300 Jericho Quadrangle,

P.O. Box 9022, Jericho, NY 11753

Note: Please do not mail claims to Road Scholar.

**This Insurance was designed for
Road Scholar Participants and
is administered by:**



IN CALIFORNIA: BerkelyCareSM is a service mark of Aon Direct Insurance Administrators, CA Insurance License # 0795465.

IN ALL OTHER STATES: BerkelyCareSM is a division of Affinity Insurance Services, Inc. in all states other than CA, except: AIS Affinity Insurance Agency, Inc. in MN and OK and AIS Affinity Insurance Agency in NY.

**For additional information please call:
Toll-free (877) 846-8806 or (516) 342-2720**

Office Hours:

8AM - 10PM (EST), Monday - Friday

9AM - 5PM (EST), Saturday

To file a claim, visit:

www.travelclaim.com

Underwritten by:
Virginia Surety Company, Inc.
175 West Jackson Boulevard, 11th Floor
Chicago, IL 60604

This Description of Coverage is a description of the group insurance policy (the Master Policy) terms and conditions. The complete provisions regarding this insurance are contained in the Master Policy that is on file with the trustee, Sun Trust Bank, Washington, D.C. as well as with the Plan Administrator, BerkelyCare. In the event of any conflict between this Description of Coverage and the Master Policy, this Description of Coverage will apply.

