



INSURANCE INCLUDED in KI PACKAGE

KI has purchased the following benefits for you applicable once your trip has commenced:

- Trip Interruption- contribution to return air fare of up to \$500
- Trip Delay – up to \$150/day when you are delayed for 6 hours or more
- Missed Connection of 3 hours or more – up to \$500
- Baggage/Personal Effects – loss, theft or delay - \$1,500 (\$250 per article)
- Baggage Delay – 24 hours or more - \$300
- Accident & Sickness Medical Expense up to \$25,000
- Emergency Evacuation & Repatriation up to \$100,000
- Worldwide Emergency Assistance Services

UPGRADING YOUR PROTECTION

Two upgrade options are offered that extend the provisions already included:

TRIP CANCELLATION AND INTERRUPTION

- Trip cancellation for the reasons outlined in the insurance certificate
- Trip interruption for the reasons outlined in the insurance certificate

CANCEL FOR ANY REASON

In addition to the benefits in Option 1, you may cancel your trip for any reason up to 48 hours prior to the scheduled departure and receive 75% of non-refundable trip costs.

****Upgrade options need to be paid for at the time of first tour payment*

DETAILS OF INSURANCE INCLUDED in KI PACKAGE

TRIP DELAY

Reimburses up to \$150 per day when you are delayed en route to or from the covered Trip for 6 or more hours. Covered expenses include:

- Prepaid, unused, non-refundable land and water accommodations
- Additional transportation to join the Trip or return home
- Reasonable additional expenses incurred for meals and lodging.



MISSED CONNECTION

Reimburses up to \$500 in unplanned expenses to rejoin your trip when a 3-hour common carrier delay causes you to miss a cruise or trip departure. Expenses include reasonable accommodations, meal expenses, and non-refundable payments for the unused portion of Your Cruise or Trip. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Trip due to Inclement Weather.

BAGGAGE/PERSONAL EFFECTS:

Reimburses for loss, theft, or damage to Baggage and Personal Effects up to the maximum benefit. Receipts are required for reimbursement.

BAGGAGE DELAY (OUTWARD JOURNEY ONLY):

Reimburses for expenses of necessary Personal Effects, if Your checked Baggage is delayed or misdirected for more than 24 hours from the time You arrive at the destination stated on the ticket, except travel to final destination or Your place of residence.

EMERGENCY ACCIDENT AND SICKNESS MEDICAL EXPENSE:

Up to \$25,000 to cover treatment costs when accident or illness strikes during the trip.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include, but are not limited to:

- Services of a Physician;
- Charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration);
- X-ray examinations or treatments, laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

EMERGENCY MEDICAL EVACUATION/REPATRIATION:

Up to \$100,000 to transport you to nearest treatment by U.S. standards and return you home when able to fly.

All transportation must be authorized and arranged by the Assistance Company.

EMERGENCY ASSISTANCE SERVICES

The Travel Assistance feature provides a variety of travel related services. Some of the services offered include:

- 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



DETAILS OF COVERAGE AVAILABLE AT ADDITIONAL COST

TRIP CANCELLATION/INTERRUPTION UPGRADE OPTION A

Provides reimbursement up to your full, prepaid, non-refundable trip cost when you are forced to cancel or interrupt due to:

- Unforeseen sickness, accidental injury, or death. (Certain exclusions apply.)
- Strike that causes complete cessation of services.
- Weather causing delay or cancellation of travel.
- Insured is hijacked, quarantined, required to serve on a jury, required to appear as a witness in a legal action, principal place of residence made uninhabitable by fire, flood, or other Natural Disaster; or burglary.
- Bankruptcy or Default of Your Travel Supplier. Coverage is not provided for the Bankruptcy or Default of the agency from whom purchased Your Land/Sea Arrangements.
- Terrorist incident that occurs within the territorial limits of the City listed on Your itinerary;
- You are military personnel, and are called to emergency duty for a disaster other than war.
- Being involved in a traffic accident substantiated by a police report, while en route to departure.
- The death or hospitalization of Your Host at Destination;
- Natural disaster at the site of Your destination which renders accommodations uninhabitable.

CANCEL FOR ANY REASON UPGRADE OPTION B (ONLY SOLD TOGETHER WITH OPTION A)

In addition to the above benefits, you may cancel your trip for any reason up to 48 hours prior to the scheduled departure and receive 75% of non-refundable trip costs.

****Upgrade options (A or A&B) need to be paid for at the time of first tour payment*

PRE-EXISTING CONDITION EXCLUSION WAIVER

Pre-Existing Conditions are excluded unless the Certificate is purchased up to or before final Trip payment; the booking for the covered Trip must be the first and only booking for this travel period and destination; You purchase the coverage for the full non-refundable cost of Your Trip, and You are not disabled from travel at the time You pay the premium.



BACKGROUND INFORMATION

Benefits are not payable for the following: resulting from suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (states may vary); due to a mental or nervous condition, unless hospitalized; resulting from an act of declared or undeclared war; while participating in maneuvers or training exercises of an armed service; while riding, driving or participating in races, or speed or endurance contests; while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); while participating as a member of a team in an organized sporting competition; while participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving; while piloting or learning to pilot or acting as a member of the crew of any aircraft; received as a result or consequence of being Intoxicated, as specifically defined in the Certificate, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician; to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation; due to normal childbirth, normal pregnancy through the first 9 months of pregnancy or voluntarily induced abortion; for dental treatment (except as coverage is otherwise specifically provided herein); which exceed the Maximum Benefit Amount for each attached coverage as shown in the Schedule of Coverage and Services: or; due to a Pre-existing Condition, as defined in the Certificate. The Pre-existing Condition Limitation does not apply to: (a) Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage; or (b) to coverage purchased prior to Your final Trip payment.

The following limitation applies to Trip Cancellation: All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

Those purchasing travel insurance will enter into a relationship with Travel Insured International the insurance provider whose coverage KI offers. Plans are underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United State Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2013. Travel Assistance Services are provided by an independent organization and not by United States Fire Insurance Company or Travel Insured International.

This document contains highlights of the plan. See the KIconcerts travel insurance flyer and review the Certificate of Insurance (Form TP-401-CRT) for complete terms, including benefits, conditions, limitations and exclusions that apply. The certificate is available from KIconcerts or Travel Insured International 1-800-243-3174.