Part A	The Pre-Departure Cancellation Fee Waiver Benefits of this Part A are provided by Collette Vacations.

Summary of Coverages - Part A

Pre-Departure Cancellation Fee Waiver

BENEFIT	MAXIMUM BENEFIT AMOUNT
Pre-Departure Cancellation Fee Waiver	Up To Trip Cost

Payment of a Per Person Waiver Fee guarantees a full refund of all payments (including deposit), except the Waiver Fee itself, made to Collette Vacations for travel arrangements in case of cancellation of your travel plans for any reason prior to the day of departure. The Waiver Fee With Air only covers airline tickets you have purchased from Collette Vacations.

Exception: If you originally purchased non-refundable airline tickets, the Waiver does not provide a refund for the airline tickets in the event of a cancellation. If you choose to cancel your cruise with Collette Vacations and you do travel on the cruise originally booked, no refund will be made by Collette Vacations for your cancellation.

The Waiver Fee does not cover any single supplement charges which arise from an individual's traveling companion electing to cancel for any reason prior to departure.

In this case, the single supplement will be deducted from the refund of the person who cancels. Division of this charge between the two passengers involved is solely their responsibility. If insufficient funds are deducted from the canceling client, the traveling client will be charged the remaining portion of the single supplement. Payment of the Waiver Fee (if chosen) must be received by Collette Vacations with your Deposit. The Waiver is non-transferable and valid for each applicant only. Collette Vacations can assume no responsibility for and cannot be held liable for any wrongful, negligent or unauthorized acts or omissions of any travel agent or travel agency other than that of Collette Travel Service, Inc. itself, and its own employees.

Where to Present Part A Claims

To request a refund under the Cancellation Fee Waiver, please call Collette Vacations and send any unused airlines tickets (only if purchased from Collette Vacations) to:

Collette Vacations
ATTN: Customer Service Department
162 Middle Street
Pawtucket, RI 02860.

If cancellation occurs prior to departure, contact the Collette Vacations Reservations Department.

When a client cancels prior to departure any due refunds are processed through the booking agent.

Agent commissions are not protected if cancellation occurs prior to departure.

On tour, insurance benefits are provided if you: must interrupt your trip or return home early for a covered reason; incur medical expenses for a covered sickness or injury; need medical assistance or evacuation; suffer a baggage loss or delay; or are delayed on tour for 12 hours or more for a covered reason. Following is a schedule of the Part B insurance benefits provided.

Part B	The Travel Insurance Benefits of this Part B are provided by the insurance company listed on Page 12 of this brochure.

Summary of Coverages - Part B

Schedule: Collette Vacations

Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment	$25,000
Medical Expense/Emergency Assistance	
Accident and Sickness Medical Expense	$25,000
Emergency Evacuation and Repatriation	$50,000
Post-Departure Trip Interruption	Up To Trip Cost
Travel Delay (Up to $100 Per Day)	$1,500
Baggage and Personal Effects	$2,000
Baggage Delay	$200

Accidental Death and Dismemberment

We will pay this benefit, up to the amount on the Schedule, if you are injured in an Accident which occurs while you are on a Trip and covered under the plan, and you suffer one of the losses listed below within 365 days of the Accident. The Principal Sum is the benefit amount shown on the Schedule.

Loss:	Percentage of Principal Sum Payable:
Life	100%
Both Hands; Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
One Hand; One Foot or Sight of One Eye	50%

If you suffer more than one loss from one Accident, we will pay only for the loss with the larger benefit. Loss of a hand or foot means complete severance at or above the wrist or ankle joint. Loss of sight of an eye means complete and irrecoverable loss of sight.

Medical Expense/Emergency Assistance

We will pay this benefit, up to the amount on the Schedule, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Trip; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses which exceed the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance provisions.

Covered Expenses for Accident and Sickness Medical Expense means:

1) expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services, incurred by you within one year from the date of your Sickness or Injury;
2) expenses for emergency dental treatment incurred by you during a Trip (expenses incurred for dental treatment after your Trip ends are not covered);
3) expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of hospitalization for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days;
4) expenses for transportation not to exceed the cost of one-way economy class air fare to your place of residence in the USA or Canada, including escort expenses, if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s), subject to the Program Medical Advisors' prior approval.

Covered Expenses for Medical Evacuation and Return of Remains means:

1) expenses incurred by you for Physician-ordered emergency Medical Evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital, when you are critically ill or injured and no suitable local care is available, subject to the Program Medical Advisors' prior approval;
2) expenses incurred for non-emergency Medical Evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence in the USA or Canada, when deemed medically necessary by the attending Physician, subject to the Program Medical Advisors' prior approval;
3) expenses for one-way economy class air fare (or first class, if your original tickets were first class) to your place of residence in the USA or Canada, from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the policy;
4) repatriation expenses for preparation and air transportation of your remains to your place of residence in the USA or Canada, or up to an equivalent amount for a local burial in the country where death occurred, if you die while outside the USA or Canada.

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1-800-379-9887 **Use Program Code 430C**

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