



TRAVEL PROTECTION PROGRAM

Atlas Ocean Voyages is delighted you have chosen to travel with us and want this to be one of the most exciting vacations of your life. We also want you to be prepared for any unforeseen circumstances, and we are pleased to offer you our customized Travel Protection Plans.

In recognition of you, our most valued Guest, we purchase the following Emergency Medical and Trip Delay Travel Protection Plan on your behalf. Terms, conditions and exclusions apply; please view your plan information at: <https://AffinityTravelCert.com/docs/AOB01>

TRAVEL PROTECTION BENEFITS Underwritten by Arch Insurance Company	Included Plan Maximum Benefit Per Guest, up to:
Emergency Medical Evacuation and Repatriation of Remains	\$250,000
Trip Delay	\$2,000
Baggage and Personal Effects	\$100
Worldwide Emergency Assistance - Non-insurance services provided by CareFree Travel Assistance™	
CareFree™ Travel Assistance Medical Assistance Emergency Services	Included

We also recommend the purchase of some form of travel insurance to help protect your trip payment, as well as to have important coverage for losses you may incur while traveling. For your convenience we offer the Atlas Ocean Voyages Optional Travel Protection Plan. Below is a brief summary of the plan benefits. Terms, conditions, and exclusions apply; please view the plan information at <https://AffinityTravelCert.com/docs/AOV01>.

OPTIONAL TRAVEL INSURANCE BENEFITS Underwritten by Arch Insurance Company	Voluntary Plan Maximum Benefit Per Guest, up to:
<p>Trip Cancellation or Trip Interruption Reimburses the cost of unused, prepaid, non-refundable payments or deposits for travel arrangements due to a cancellation or interruption. Also reimburses the additional transportation costs to catch-up to the trip or return home due to an interruption. The cancellation or interruption should be due to one of the following covered reasons:</p> <ul style="list-style-type: none"> • Injury, sickness, death or quarantine of an Insured, traveling companion, or immediate family member • Jury duty, subpoena, hijacking or traffic accident en route to departure • A Guest's home being made uninhabitable by a natural disaster • Military, police or fire personnel being called into emergency service to provide aid or relief for a natural disaster 	100% of the Total Trip Cost (\$50,000 Maximum)
<p>Trip Delay Reimbursement for the cost of additional accommodations and traveling expenses if an insured Guest is delayed en route to, during, or returning from their trip due to one of the following covered reasons:</p> <ul style="list-style-type: none"> • Common carrier delay • Loss or theft of passport(s), travel documents or money • Quarantine, strike, hijacking or riot • Natural disaster • A documented traffic accident while you are en route to departure 	\$1,000 (In addition to included plan)

TRAVEL INSURANCE BENEFITS Underwritten by Arch Insurance Company	Voluntary Plan Maximum Benefit Per Guest, up to:
Accident Medical Expense Reimburses expenses for necessary emergency medical services or supplies if an insured Guest suffers an injury while on the cruise	\$20,000
Sickness Medical Expense Reimburses expenses for necessary emergency medical services or supplies if an insured Guest suffers an illness while on the cruise	\$20,000
Baggage and Personal Effects Reimburses the loss, theft or damage to baggage and personal effects during an insured Guest's trip	\$3,000
Baggage Delay Reimburses expenses for the purchase of necessary personal effects if an insured Guest's baggage is delayed for 24+ hours from your time of arrival at a destination other than your return destination.	\$1,000

WHEN MAY I ENROLL IN THE PLAN?

The plan may be purchased up to final payment.

WHO SHOULD I CALL IN AN EMERGENCY OR FOR OTHER ASSISTANCE SERVICES?

CareFree Travel Assistance™ provides 24/7 Worldwide Emergency Assistance. If a traveler suffers a medical, or other emergency while on their trip, CareFree Travel Assistance™ should be contacted as follows.

Within the U.S. and Canada: **1.877.303.5909**

Outside the U.S. and Canada, **call collect 1.516.342.4594**

NEED TO FILE A CLAIM?

Visit www.aontravelclaim.com from your computer or mobile device.

HAVE A QUESTION?

Call Aon Affinity at 1.866.461.1228

Trip Delay benefits may be available due to a medically necessary quarantine as a result of Covid-19 illness or exposure, as well as emergency medical evacuation coverage if it is determined that transportation to a higher level of care is necessary as a result of contracting any sickness. If the optional plan is purchased, Trip Cancellation and Trip Interruption benefits may also be available due to an Insured Guest being diagnosed with a sickness, such as COVID-19, as detailed in your state-specific plan documentation. Additionally, medical treatment expenses may be payable related to an Insured contracting any sickness, including COVID-19, that manifests while on their trip.

This program was designed and administered by Aon Affinity. Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

Travel insurance benefits are underwritten by Arch Insurance Company, with administrative offices in Jersey City, NJ (NAIC #11150), under Policy Form series LTP 2013 and applicable amendatory endorsements. This is a general overview of insurance benefits available. Coverages may vary in certain states and not all benefits are available in all jurisdictions. Please refer to your certificate of benefits or policy of insurance for detailed terms, conditions and exclusions that apply.

Consumer Notices: <https://www.archinsurancesolutions.com/consumer-notices-aon> | Privacy Policy: <https://www.archinsurancesolutions.com/privacy-policy>

AOV_09212022
22-10-TRV01

