



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 Berkely. Please keep this document as your record of coverage.

Exceptional value & protection — Provided through Elderhostel, Inc.

ROAD SCHOLAR

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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 Berkely (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 Berkely by following the instructions at the end of this brochure.

We wish you a happy and carefree learning adventure!

*James Moses
President*

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 program for specified, covered reasons. A program is a Road Scholar educational trip with a defined start and end date and a distinct program number.

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 (land/sea arrangements as quoted on your Road Scholar confirmation notice), 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 you enroll in your program after your final payment was due, the pre-existing exclusion will be waived as long as you purchase the insurance no later than five (5) days after receipt of this Description of Coverage.

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 Berkely toll-free at **(877) 846-8806** to enroll and pay with a credit card.

**Stonebridge Casualty Insurance Company
Travel Insurance for Road Scholar
Policy Number MZ0911097H0000A**

DESCRIPTION OF COVERAGE

TRAVEL ARRANGEMENT PROTECTION

Schedule:	Maximum Benefit Amount
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Trip Cancellation.....	Up To Total Trip Cost
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Trip Interruption.....	Up To Total Trip Cost
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Trip Delay.....	\$1,000 (\$200/day)
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*Coverages are underwritten by Stonebridge Casualty Insurance Company. The benefits provided in this program are subject to certain restrictions and exclusions including the Pre-Existing Condition Exclusion. **Important:** The Pre-Existing Condition Exclusion may be waived only if all the parameters set forth have been met. Please read this brochure in its entirety for a complete description of all coverage terms and conditions. Note: Words beginning with capital letters are defined in this text.*

SUMMARY OF COVERAGES

TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation and Trip Interruption Benefits

Pre-Departure Trip Cancellation

We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule if you are prevented from taking your Covered Trip due to your, an Immediate Family Member's, Traveling Companion's, Caregiver's or Business Partner's Sickness, Injury or death or Other Covered Events as defined, that occur(s) before departure on your Covered Trip. The Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) require the examination and treatment by a Physician at the time the Covered Trip is canceled; and c) in the written

opinion of the treating Physician, be so disabling as to prevent you from taking your Covered Trip.

Pre-Departure Trip Cancellation Benefits

We will reimburse you, up to the amount in the Schedule for the amount of prepaid, non-refundable, and unused Payments or Deposits that you paid for your Covered Trip. We will pay your additional cost as a result of a change in the per person occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Trip is canceled and your Covered Trip is not canceled.

Note: If applicable, we will reimburse service fees imposed for re-depositing frequent travel awards utilized for the Covered Trip, up to a maximum of \$150.

Post-Departure Trip Interruption

We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's, Sickness, Injury or death or Other Covered Events as defined: 1) your arrival on your Covered Trip is delayed; or 2) you are unable to continue on your Covered Trip after you have departed on your Covered Trip. For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) for item 2) above, commence while you are on your Covered Trip and your coverage is in effect under the plan; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Covered Trip is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Covered Trip or to prevent you from continuing your Covered Trip.

Post-Departure Trip Interruption Benefits

We will reimburse you, less any refund paid or

payable, for unused land and or water travel arrangements, and/or the following:

1. the additional transportation expenses by the most direct route from the point you interrupted your Covered Trip: a) to the next scheduled destination where you can catch up to your Covered Trip; or (b) to the final destination of your Covered Trip;
2. the additional transportation expenses incurred by you by the most direct route to reach your original Covered Trip destination if you are delayed and leave after the Scheduled Departure Date. However, the benefit payable under (1) and (2) above will not exceed the cost of a one-way economy air fare (or first class, if the original tickets were first class) by the most direct route less any refunds paid or payable for your unused original tickets.
3. reasonable additional accommodation and transportation expenses (up to \$100 per day) 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 under Trip Cancellation or Trip Interruption exceed the amount you prepaid for your Trip.

Important: You, your Traveling Companion and/ or your Immediate Family Member booked to travel with you must be medically capable of travel on the day you purchase this coverage. The covered reason for cancellation or interruption of your Trip must occur after your effective date of Trip Cancellation coverage.

Please note: Benefits will not be paid for expenses not refunded in the event of your travel agent's, the airline's or Road Scholar's insolvency.

Other Covered Events means only the following unforeseeable events or their consequences

which occur while coverage is in effect under this Policy: a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this Policy:

- (a) being directly involved in a documented traffic accident while en route to departure;
- (b) being hijacked, Quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you or a Traveling Companion is not: 1) a party to the legal action, or 2) appearing as a law enforcement officer;
- (c) having your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
- (d) a Terrorist Act which occurs in your departure city or in a city which is a scheduled destination for your Covered Trip provided: The Terrorist Act occurs within 30 days of the Scheduled Departure Date for your Covered Trip;
- (e) A cancellation of your Covered Trip if your arrival on the Trip is delayed and causes you to lose 50% or more of the scheduled Covered Trip duration due to the reasons covered under the Covered Trip Delay Benefit;
- (f) Your involuntary termination of employment or layoff which occurs after your effective date of coverage and was not under your control. You must have been continuously employed with the same employer for 5 years prior to the termination or layoff. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

Trip Delay

If your Covered Trip is delayed for 6 hours or more, we will reimburse you, up to the amount shown in the Schedule for unused land or water travel arrangements, less any refund paid or payable, and reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls and economy transportation to catch up to your Trip, or to return Home. We will not pay benefits for expenses incurred after travel becomes possible.

Trip Delay must be caused by or result from:

- 1. Common Carrier delay;
- 2. loss or theft of your passport(s), travel documents or money;
- 3. being Quarantined;
- 4. hijacking;
- 5. natural disaster;
- 6. a documented traffic accident while you are en route to departure;
- 7. unannounced strike;
- 8. a civil disorder.

Pre-Existing Condition means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you, your Traveling Companion, or Immediate Family Member who is scheduled or booked to travel with you:

- 1. received or received a recommendation for a diagnostic test, examination, or medical treatment; or
- 2. took or received a prescription for drugs or medicine.

Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this Policy.

Waiver of the Pre-Existing Condition Exclusion

The Pre-Existing Condition Exclusion is waived provided you meet all of the following requirements:

1. the payment for this plan is received within 5 days after final payment for your Covered Trip; and
2. you are not disabled from travel at the time you make your plan payment.

If you have any questions concerning this exclusion, please call Berkely at **1-877-846-8806** for further clarification.

DEFINITIONS

In the certificate, “you”, “your” and “yours” refer to the Insured. “We”, “us” and “our” refer to the company providing the coverage. In addition certain words and phrases are defined as follows:

Accident means a sudden, unexpected, unintended and external event, which causes Injury.

Business Partner means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

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 or skilled nursing personnel.

Common Carrier means any land, water or air conveyance operated under a license for the transportation of passengers for hire.

Covered Trip means a period of travel away from Home to a destination outside your city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured enrolls.

Domestic Partner means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

Elective Treatment and Procedures means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal, or a state or local government authority, or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

Home means your primary or secondary residence.

Immediate Family Member includes your or the Traveling Companion's, spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), brother-sister, grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child, or ward.

Injury means bodily harm caused by an accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

Insured means an eligible person who arranges a Covered Trip and pays any required plan payment.

Insurer means Stonebridge Casualty Insurance Company.

Payments or Deposits means the cash, check, or credit card amounts actually paid to the Policyholder for your Covered Trip.

Physician means a person licensed as a medical doctor by the jurisdiction in which he/she is a resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

Policy means the contract issued to the Policyholder providing the benefits specified herein.

Policyholder means the legal entity in whose name this Policy is issued, as shown on the benefit Schedule.

Quarantined means the isolation of a person afflicted with or exposed to a communicable disease, the purpose being to prevent the spread of disease.

Schedule means the benefit schedule shown on the Certificate for each Insured.

Scheduled Departure Date means the date on which you are originally scheduled to leave on your Covered Trip.

Scheduled Return Date means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

Sickness means an illness or disease of the body which: 1) requires examination and treatment by a Physician, and 2) commences while the plan is in effect. An illness or disease of the body which first manifests itself and then

worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the plan.

Terrorist Act means an act of violence, other than civil disorder or riot, (that is not an act of war, declared or undeclared) that results in loss of life or major damage to property, by any person acting alone or on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

Traveling Companion means up to 4 persons with you on the same Trip arrangement and who, during the Trip, will accompany you.

Trip means a scheduled trip for which coverage has been elected and the plan payment paid and all travel arrangements are arranged by Road Scholar prior to the Scheduled Departure Date of the trip.

GENERAL PLAN EXCLUSIONS

WE WILL NOT PAY FOR ANY LOSS OR EXPENSE CAUSED BY OR INCURRED

RESULTING FROM: a Pre-Existing Condition, as defined in the plan, unless this exclusion has been waived in accordance with the parameters set forth in the Pre-Existing Condition Exclusion section.

WE WILL NOT PAY FOR ANY LOSS CAUSED BY OR INCURRED RESULTING FROM:

1. mental, nervous, or psychological disorders, except if hospitalized;
2. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
3. normal pregnancy, except if hospitalized; or elective abortion;
4. riding or driving in any motor competition;
5. declared or undeclared war, or any act of war;

6. service in the armed forces of any country;
7. operating or learning to operate any aircraft, as pilot or crew;
8. any unlawful acts, committed by you or a Traveling Companion (whether insured or not);
9. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
10. Elective Treatment and Procedures;
11. medical treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing medical treatment;
12. business, contractual or educational obligations of you, an Immediate Family Member or Traveling Companion;
13. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel;
14. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

TERM OF COVERAGE

When Coverage Begins

All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of: 1) the date the plan payment has been received by Berkely; 2) the date and time you start your Covered Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Trip.

Pre-Departure Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day your plan payment is received by Berkely. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date if the required plan payment is received.

When Coverage Ends

Your coverage automatically ends on the earlier of:

1. the date the Covered Trip is completed;
2. the Scheduled Return Date;
3. your arrival at the return destination on a round-trip, or the destination on a one-way trip;
4. cancellation of the Covered Trip covered by the plan.

CLAIMS PROCEDURE

1. **TRIP CANCELLATION CLAIMS:** Contact Road Scholar and Berkely IMMEDIATELY to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. Berkely will then forward the appropriate claim form which must be completed by you AND THE ATTENDING PHYSICIAN, if applicable.
2. **ALL OTHER CLAIMS:** Report your claim as soon as possible to Berkely. Provide the policy number, your travel dates, and details describing the nature of your loss. Upon receipt of this information, Berkely will promptly forward you the appropriate claim form to complete.

Online: www.travelclaim.com
Phone: 1 (877) 846-8806 or 1 (516) 342-2720
Mail: Berkely
 300 Jericho Quadrangle,
 P.O. Box 9022
 Jericho, NY 11753
Office
Hours: 8:00 am - 10:00 pm ET, Monday - Friday;
 9:00 am - 5:00 pm ET, Saturday

IMPORTANT: In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the Accident

or Sickness occurred. In the event of a Trip Delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay.

ENROLLMENT INSTRUCTIONS

Please read the Description of Coverage carefully, noting the terms of the Pre-Existing Condition Exclusion and Waiver, and retain for your records.

Enroll on-line at www.roadsscholarinsurance.com, or by calling Berkely toll-free at (877) 846-8806.

Ten Day Right To Examine:

If you are not satisfied for any reason, you may cancel your coverage within 10 days of receipt of this Description of Coverage brochure. Your plan payment will be refunded, provided there has been no incurred covered expense and you haven't already left on your Trip. When so returned, this document is void from the beginning.

This plan was designed and is administered by BerkelyCareSM.

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 regarding the plan,
call Berkely at:**

1-877-846-8806 or 1-516-342-2720

Office hours:

8 AM – 10 PM ET, Monday – Friday,

9 AM – 5 PM ET, Saturday

GENERAL PROVISIONS

Our Right To Recover From Others

We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

CLAIMS PROVISIONS

Payment of Claims Claims for benefits provided by the plan will be paid as soon as written proof is received.

Benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate, or if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

This plan is underwritten by:
Stonebridge Casualty Insurance Company.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company, an AEGON Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This is a brief Description of Coverage. This is not your Policy/Certificate of Insurance. If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA or WY) your Policy is provided on an individual form. You can request a copy of your Individual Policy or your Certificate of Insurance for all other states by calling Berkely at 1-800-453-4090.

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