



Travel Protection Plan

Student Breaks 2012

Only \$49 (\$20 Hotel Only)

PLEASE READ ALL THE INFORMATION IN THIS DOCUMENT

Travel arrangement protection and post-departure coverage is provided by Student Breaks, LLC. This plan must be purchased & paid in full no later than final payment due date. We recommend that this coverage be purchased at time of booking.

Thank you for choosing **Student Breaks (SB)** for your 2012 vacation package. As the leader in young adult travel, we are pleased to offer a low-cost travel protection plan to help you protect your money in the event of a sudden medical emergency that prevents you from traveling on your vacation. Please review this document carefully, as it contains coverage details, limitations, exclusions and other important provisions. Additional & more comprehensive coverage is available through many different insurance companies and can be purchased directly from these companies at a substantially higher cost.

SCHEDULE OF MAXIMUM BENEFITS

- **Pre-Travel Cancellation up to \$1500**
- **Travel Delay up to \$200**
- **Baggage Delay up to \$150**
- **Medical Expenses up to \$500**
- **Fuel Surcharge Waiver up to \$100**

A. PRE-TRAVEL Cancellation Protection

1. Trip Cancellation: This Travel Protection Plan cancellation program provides a full refund less the protection plan premium, processing fees, and occupancy surcharges as described below up to scheduled departure time due to life-threatening sickness, injury, or death of the trip participant, which results in medically imposed restrictions as certified by a licensed medical doctor (visit and verification required) at the time of loss that prevents participation in the trip. Non-refundable transportation may be refunded in the form of an airline credit or Student Breaks voucher.

CONDITIONS:

- A. CANCELLATION PROGRAM DOES NOT PROVIDE AGAINST HOTEL OCCUPANCY SURCHARGES.** Therefore, if one person cancels the remaining travelers must pay the occupancy surcharges prior to departure OR it will be deducted from any refund provided under this plan.
- B. WRITTEN NOTICE OF CANCELLATION MUST BE RECEIVED BY OUR OFFICE** via registered mail, fax transmission, e-mail, or overnight courier service no later than 24 hours following scheduled departure time. **NO REFUNDS WILL BE ISSUED FROM VERBAL CANCELLATIONS.** Contact information is as follows:

Student Breaks, LLC.

PO Box 9554

Panama City Beach, FL 32417

FAX: 850-254-1934

E-Mail: info@studentbreaks.com

ALL pre-travel cancellation (coverage A) claim forms must be received by our office within 10 days of scheduled departure date via overnight courier or registered mail to the address listed above and must be accompanied by the licensed medical physician's name, address, telephone number, diagnosis and reason(s) for not

allowing travel (On physician's letterhead). Please allow up to 60 days for processing of claims.

FAILURE TO ADHERE TO THESE CONDITIONS INVALIDATES THE CANCELLATION PROGRAM AND NO REFUND WILL BE ISSUED.

GENERAL EXCLUSIONS

THESE EXCLUSIONS APPLY TO ALL BENEFITS. The Travel Protection Plan does not cover loss caused by: (a) Intentional self-inflicted harm, suicide or attempted suicide while sane or insane; (b) Normal pregnancy or childbirth; (c) Participation in professional athletic events, motor sport or motor racing including training & practice for the same; (d) Mountain climbing; (e) Acts of war; (f) Military duty or service; (g) Operating or learning to operate any aircraft as student, pilot or crew; (h) Air travel on any air supported device, other than a regularly scheduled airline or air charter company; (i) Loss or damage caused by detention, confiscation, or destruction by customs; (j) Any unlawful acts, committed by the trip participant; (k) Nuclear Reaction, radiation, or radioactive contamination; (l) Civil Disorder; (m) Mental, psychological or nervous disorders including anxiety, depression, neurosis or psychosis; (n) If trip departure date & trip completion date does not reflect your intent to start & end your trip on those dates; (o) If your tickets do not contain specific travel dates (open tickets); (p) Alcohol or substance abuse.

PRE-EXISTING MEDICAL CONDITION EXCLUSION APPLICABLE TO ALL COVERAGES

SB will not pay for loss or expense incurred as the result of injury or sickness of a trip participant which manifests itself during the 60 days immediately preceding and including the effective date. A sickness has manifested itself when medical care, treatment, or diagnosis has been given. This coverage is specifically designed to provide coverage due to emergency medical situations which prevent participant from traveling on this specific vacation package.

PERSONS ELIGIBLE FOR COVERAGE: Any Student Breaks trip participant who enrolls for coverage and pays the premium prior to final payment due date. SB is not required to provide this optional coverage and is not responsible for those who do not purchase or pay for this coverage by the applicable due dates.

EFFECTIVE DATE: Pre-Travel Cancellation benefit will be effective when premium & trip payment is paid to Student Breaks.

TERMINATION DATE: All coverage ends of the earlier of (a) the date the trip is completed or (b) the scheduled trip completion date.

QUESTIONS?

CALL: 1-800-727-3251

GENERAL PROVISIONS

Concealment or Fraud: SB does not provide coverage if the trip participant has intentionally concealed or misrepresented any material fact or circumstance relating to this policy or claim.

Examination Under Oath: As often as we may require, the covered trip participant must submit to examinations under oath, and provide us with receipts, proofs of purchases, or other records.

Payment of Premium: Coverage is not effective until full premium is paid to SB. Under no circumstance can Pre-Travel Cancellation Protection (Part A of this protection plan) be added after the final payment due date. See your invoice for exact due date for your vacation package.

Transfer of Coverage: Coverage is non-transferable and non-refundable.

Acts of Agents: No agent or any person or entity has the authority to accept service or the required proof of loss on our behalf nor to alter, modify, or waive any of the provisions in this policy.

Choice of Law: The terms and conditions of this policy are governed by the laws of Florida and all disputes hereunder shall be heard by the courts in Bay County, State of Florida, and nowhere else.

Definitions

"Baggage" means luggage and personal possessions taken on the trip by the trip participant.

"Destination" means the place where the trip participant expects to travel on his/her trip.

"Doctor" means a licensed practitioner of the healing arts, acting within the scope of his/her license. The treating doctor may not be the trip participant, family member, or travel companion.

"Fuel Surcharge" is an additional per person charge imposed by the air carrier approximately 10 days prior to travel for fuel costs above the limit indicated in the charter airline agreement.

"Hospital" means a place that (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as inpatients; (c) has a staff of one or more doctors available at all times; (d) provides 24-hour nursing service and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities; (f) is not mainly a clinic or facility for nursing, rest or convalescence, or a place for the aged, drug addicts, alcoholics or persons with mental or nervous disorders.

"Injury" is a bodily injury caused by an accident and resulting in directly and independently of all other causes in loss covered by the policy. The accident must happen while the trip participant is covered by the policy and requires treatment by a doctor.

"Medical Expenses" means reasonable and necessary costs of treatment for injury or sickness that are provided by a medical doctor or professional nurse on an emergency or urgent basis that are actually incurred by the covered trip participant.

"Sickness" means an illness, disease or injury that requires treatment by a doctor.

"Unforeseen" means not anticipated or expected and occurring after the effective date of the policy.

POST-DEPARTURE PROTECTION

B. TRAVEL DELAY

Student Breaks will reimburse client up to \$50/day (maximum of \$200) if the trip is delayed for more than 12 hours. This reimbursement will be for reasonable, additional accommodation & traveling expenses until travel becomes possible. Claimed expenses must be accompanied by receipts. This benefit is only payable for one delay per covered passenger. This benefit is voided should participant leave the tour for any reason (ie. Make alternate travel arrangements). SB recommends that you contact us via our 24 hour travel hotline at 850-233-9400 should you experience a travel-related emergency such as a flight cancellation or missed flight connection.

C. BAGGAGE DELAY

Student Breaks will reimburse up to \$50/day (maximum of \$150) if the client's baggage is delayed for more than 24 hours. This reimbursement will be for reasonable, additional clothing and personal articles. Claimed expenses must be accompanied by receipts. This benefit does not apply if baggage is delayed after trip participant reaches his/her return destination.

D. MEDICAL EXPENSE BENEFIT

Student Breaks will pay this benefit, up to \$500, for emergency medical expenses incurred while at the resort destination. Covered expenses include reasonable and necessary medical and surgical expenses provided by a licensed doctor or dentist. SB will pay for professional nursing, hospital charges, X-ray, and ambulance services. If you are covered by any group, blanket health, accident insurance, or assistance plan, and would, as a result, receive total benefits in excess of the expenses actually incurred, then the benefits paid by SB will be reduced by such excess. For example, if you are covered by your parents' health insurance and get sick while at the destination and go see a doctor, you will be required to submit this expense to your parents insurance for reimbursement. SB would only be responsible to pay, up to a maximum of \$500, for any amount not covered by the primary insurer. Claimed expenses must be accompanied by receipts.

What To Do If A Problem Occurs

Student Breaks has professional on-site staff at each resort destination to assist you with any situations, accidents or illnesses that may occur while at the destination. You are responsible for contacting these staff persons should you desire their assistance in an emergency situation. SB shall not be responsible for the availability, quality, or results of any medical treatment or the failure of the trip participant to obtain medical treatment. If a travel related problem occurs during transport to or from the destination, you must contact our 24 hour emergency hotline at 850-233-9400 for assistance. Failure to contact us may limit reimbursement or void coverage for travel delays.

PAYMENT OF CLAIMS FOR COVERAGE B,C,&D

CLAIM PROCEDURES: Should any covered loss occur, written notice must be received by our office within 30 days of the completion of travel. This notice should state the covered trip participant's name, what coverage the loss was under (ie. Medical Expenses), the exact trip dates, and a written statement on the events that resulted in the claim. This notice should be sent via overnight courier or registered mail, along with all proofs of loss (ie. Receipts), to Student Breaks, Attn: Travel Protection Claims Department, PO Box 9554, Panama City Beach FL 32417. SB shall not be responsible for lost or misdirected mail and encourages trip participant to make copies of all pertinent materials. SB will investigate each claim and provide reimbursement for covered expenses. Please allow up to 60 days for investigation and processing of claims.