

THE PUBLIC SCHOOLS OF BROOKLINE

OFFICE OF TEACHING AND LEARNING  
BROOKLINE, MASSACHUSETTS 02445

PHONE: 617-730-2432  
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ANDREW BOTT  
SUPERINTENDENT OF SCHOOLS

NICOLE GITTENS, ED.D.  
DEPUTY SUPERINTENDENT FOR  
TEACHING AND LEARNING

Brookline High School Music Department  
Overnight, Out-of-State Field Trip Application  
Prague

April 16/17 – April 23/24, 2020

For review and consideration by the  
Brookline School Committee

Approval Route:	Approved	Denied	*Returned
Copies to:			
TEACHING & LEARNING		_____	_____
SUPERINTENDENT	_____	_____	_____
SCHOOL COMMITTEE	_____	_____	_____
MEETING DATE	_____	_____	_____
*REASON RETURNED:	_____	_____	_____

**PUBLIC SCHOOLS OF BROOKLINE**

**THE HIGH SCHOOL**  
115 Greenough Street  
Brookline, Massachusetts 02445



*Michael Driscoll*  
*Director of Choirs*  
*Performing Arts Department*  
[michael\\_driscoll@psbma.org](mailto:michael_driscoll@psbma.org)

*Anthony Meyer*  
*Headmaster*  
*Kenny Kozol*  
*Performing Arts Coordinator*

**Brookline High School  
Music Department**

**Concert Tour**  
*Prague*

**April 16/17–23/24, 2020**

**PUBLIC SCHOOLS OF BROOKLINE**

**APPLICATION FOR ALL OUT-OF-STATE, OVERNIGHT FIELD TRIPS**

**TRIP LOGISTICS:**

1. Name of Field Trip: **BHS Camerata Choir Performance Tour of Prague**
2. Educator Requesting Field Trip Approval: **Michael Driscoll**
3. School: **BHS** Grade Level: **9–12**
4. Have you reviewed the *School Committee Policy I 3 a. for School Sponsored Field Trips*? **Yes**
5. Have you reviewed the document “*Administrative Procedures for School Sponsored Field Trips*”? **Yes**
6. Have you reviewed the document “*Field Trip Planning Guide*”? **Yes**

*These documents can be found in the Staff Portal of the district website ([www.brookline.k12.ma.us](http://www.brookline.k12.ma.us)) in the Office of Teaching and Learning link.*

7. What is your destination?  
**Prague, Czech Republic, with day trips outside of Prague, including Dresden, Germany.**
8. What is the date and time you are leaving school?  
**The evening of either Thursday, April 16, 2020 or Friday, April 17, 2020**
9. What is the date and time you are returning to school?  
**Either Thursday, April 23, 2020 or Friday, April 24, 2020**
10. Do the dates of the trip conflict with any religious holidays or observances? **No**
11. How many days will students miss from school?  
**One day if we depart on April 16; zero days if we depart on April 17**
12. How are students being transported (school bus, chartered bus, plane, rail, etc)?  
**Coach from BHS to Logan  
Flight to Prague, Czech Republic  
Coach in Czech Republic & Germany  
Flight to Logan (departing Prague).  
Coach from Logan to BHS**

*If students are traveling via bus, please complete the  
**Requirements for Field Trip Transportation via Bus form.***

13. How many students will be participating in the field trip?  
**The Camerata Choir typically consists of about 50–52 students and I anticipate a similar number for the 2019–2020 school year. Students in the group are not required to go on the trip, so the number traveling will likely number around 40 students. In addition, we may invite some BHS Orchestra members to join. My best guess is that around 10 orchestra students may be involved.**

**PUBLIC SCHOOLS OF BROOKLINE**

14. What members of the student body are eligible for the trip?

**All members of the BHS Camerata Choir are eligible.**

15. How are students selected to participate in this field trip?

**Any Camerata Choir member who wants to participate is able to go. Some BHS Orchestra members may be invited, based on the recommendation of the BHS Orchestra director.**

16. Where will students be staying?

**Occidental Hotel Praha (Prague) or similar**

17. What are the names and cell phone numbers of the primary staff chaperones on the trip?

**Michael Driscoll, music teacher/Camerata director    508-245-9678**

18. Other than those listed in #16 above, what are the names and roles (teacher, parent, etc.) of other adult chaperones who will be on the trip?

**Nina Bishop, music teacher/Orchestra director    617-849-2299**

**Rick Stone, music teacher    617-699-5518**

**Christien Polos, retired dance teacher    617-325-1967**

**Robert Penny, Camerata parent    617-816-0820**



**EDUCATIONAL RELEVANCE**

19. What is the purpose of the trip and how does it relate to Brookline's Learning Expectations (K-8) or BHS Course Syllabi?

**The Brookline Public Schools' mission is "to ensure that every student develops the skills and knowledge to pursue a productive and fulfilling life, to participate thoughtfully in a democracy, and succeed in a diverse and evolving global society." This experience will encourage increase international cultural and travel competence, and will provide students with a deeper understanding and appreciation of other cultures, and in particular will give students a better understanding of the historical, political, and cultural context some of the music from this region.**

**Two of the five core values of the Brookline Public Schools are collaboration and respect for human differences. The "collaboration" core value statement recommends seeking out "partnerships with community organizations that add value to our school system." The collaboration with the Terezin Music Foundation is one of the centerpieces of this trip (see question #20 below for more details about this partnership). Through this partnership, we will be able to set up meaningful performances/exchanges in Prague and Terezin. We will also work with TMF to commission a new musical work; the process of commissioning a new piece of music from a living composer, and to collaborate with that composer to bring the work to life is also a tremendous learning experience for the students.**

**Respect for human difference will be at the forefront of much of the trip. Our trip falls on Yom Hashoah, which is Holocaust Remembrance Day. Through TMF, we hope to participate in a commemoration of this event at the Spanish Synagogue in Prague. In addition, we will travel to the Terezin concentration camp where we will learn about some of the horrors of the Holocaust.**

20. Describe activities planned before the trip to prepare students:

**We are partnering with the Terezin Music Foundation (TMF), which is a non-profit organization based in Brookline. The TMF website states in part:**

Terezín Music Foundation is a non-profit organization dedicated to preserving the musical legacy of the composers held in the Terezin (Theresienstadt) concentration camp in what is now the Czech Republic. We aim to honor these great artists by performing their music and sponsoring new commissions. TMF Commissions, by significant emerging composers, strive to fill the Terezin artists' unrealized artistic and mentoring roles. They are performed internationally by the world's great artists and form an enduring memorial. TMF Holocaust education programs further our mission. We are funded solely by donations, which enable us to create new commissions and to produce concerts, master classes, and programs in Holocaust education in the U.S. and Europe.

Since our inception in 1991, Terezin Music Foundation has taken on the urgent work of recovering, preserving, and performing the music created by prisoners in the Terezín (Theresienstadt) concentration camp during WWII, where the Nazis attempted to hide unspeakable horrors behind a facade of art and culture. Inside the camp, from 1941 to 1945, composers Pavel Haas, Gideon Klein, Hans Krása, Viktor Ullmann, and many others were spiritually sustained by music they composed and performed. TMF has made their musical legacy well known through concerts, lectures, and educational programs around the world, as well as through our recordings, documentaries, and publications.

## **PUBLIC SCHOOLS OF BROOKLINE**

**TMF Executive Director Mark Ludwig (also a BHS parent) has extensive contacts in the Prague area and is working with us to commission a new musical work that will be premiered in Prague. Yom Hashoah (Holocaust Remembrance Day) takes place from the evening of Monday, April 20, 2020 through the evening of Tuesday, April 21, 2020, so we hope to perform at one of the events in Prague that commemorate this event. Mr. Ludwig has told me that the director of the Spanish Synagogue is interested in hosting us and that there likely would be a number of diplomats in attendance. Mr. Ludwig is also helping us set up other performances in Prague, such as at Deyl Conservatory, a music school for the visually impaired, which could include rehearsing and/or performing with the students at Deyl Conservatory. Mr. Ludwig will also help us gain entry to portions of the Terezin concentration camp that are now closed to the public. Mr. Ludwig believes that we may be allowed entry to the barracks where performances given and broadcast, and that we may be able to sing in that space.**

**In addition to the contacts we have with Mr. Ludwig, my doctoral dissertation work focused the music of Jan Dismas Zelenka (1679–1740). Zelenka was from Bohemia (modern-day Czech Republic) and spent most of his professional career working in Dresden, Germany. Camerata has already performed several of Zelenka's works for chorus and orchestra and I plan to include some of his music in our tour repertoire. Through my doctoral work, I have connections with people in Prague who focus on Zelenka's music. I am also hopeful that we can set up an informal performance in Dresden, Germany.**

**The choir will also focus on learning a variety of styles of American choral music, since that is what we do best (and what Czech and German audiences will want to hear most!).**

21. Describe activities planned after the trip for students to wrap-up/reflect:

**We will give performances of our tour music throughout the year, including at our Masterwork concert that takes place just before the tour, and at our Spring Music Festival regular BHS concerts that will take place after the trip.**

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PUBLIC SCHOOLS OF BROOKLINE

**ACCESSIBILITY AND STUDENT SAFETY**

22. To what extent does the field trip group reflect the diversity of the school population? What efforts will be undertaken to ensure that, to the greatest extent possible, the participants in this field trip reflect the diversity of the school population? Please confirm in your answer that students are selected for the trip on a need-blind basis and that the trip will be advertised to students as need-blind, so that it is accessible to all students.

**The race/ethnicity profile of the 2018–2019 Camerata class compared with the BHS population as a whole for 2017–2018 is shown in the table below. Overall, the group tracks fairly closely with the school population except for students of color. We continue to actively seek out students of color to participate in the Performing Arts. There are a number of factors that prevent students of color from participating in performing arts/electives classes. One of these factors is scheduling: Students who are in academic support classes (African American & Latino Scholars, Tutorial, Learning Center, etc.) are limited in the number of elective courses they can fit into their schedule because the academic support classes take the place of their ‘elective’ block.**

	BHS 2017–2018 (%)	BHS Camerata 2018–2019 (%)
African American	7.0	2
Asian	17.1	20
Hispanic	11.6	2
Native American	0.0	0
White	55.6	60
Native Hawaiian, Pacific Islander	0.1	0
Multi-Race, Non-Hispanic	8.7	16

*BHS 2017–2018 percentages according to the MA DESE website; BHS Camerata 2018–2019 information taken from information provided in Aspen.*

23. What measures are planned to ensure student safety on the trip, including chaperone coverage, student behavior contracts, etc.

**We are using World Cultural Tours (WCT), a fully insured tour company, that we used this same company for choir trips to Spain (2017), Puerto Rico (2009), Montreal (2008), and Ireland (2007). The BHS Jazz Band (Music Collective) used WCT for a trip to Iceland in 2018. Students and parents will attend a meeting before departure to discuss any safety concerns. A WCT representative will attend this meeting. The company also provides a tour guide while on the trip. We will have a minimum 10:1 student-chaperone ratio. There will be limited “free” time while on tour. Every student and their parent/guardian will be required to sign a behavior contract.**

**PUBLIC SCHOOLS OF BROOKLINE**

24. What is the name and location of the medical facility closest to your destination?

**Prague:**

**(Nearest to the hotel)**

Na Homolce Hospital  
Roentgenova 37/2, 150 30  
Praha 5, Czechia  
+420 257 271 111

**(English speaking)**

FAKULTNÍ NEMOCNICE V MOTOLE  
V úvalu 84  
Prague 5  
Phone: (+420) 224 431 111

25. Will students be swimming? (please note: if swimming is planned, parents must give explicit written permission for their child to swim; students who do not have this express written permission will not be allowed to swim)

**No swimming is planned.**

26. If travelling outside of the United States, please attach the appropriate Department of State Advisory Review and Notification and a copy of Consular statement.

**Please see the attached US State Department information on the Czech Republic and Germany.**

**FUNDING**

27. What is the total cost of the trip **per student**? Please detail the major components of the trip below and provide a total. (*add/edit headings as necessary*)

**The tour company fee is \$3,199 P/P Double Occupancy. This includes flights to/from Prague, and travel within the Czech Republic and to Dresden, German. All meals are included except lunches. Students will not need to bring money other than for purchasing lunches. Please see the attached "Reservation Confirmation" pages for details.**

28. How will the field trip be funded?

**The cost of the trip will be paid by the students/parents.**

29. What accommodations are made for students who cannot afford the expenses of this trip? Are partial and/or full scholarships available?

**The trip is not mandatory. We will make every effort to subsidize the cost for students with financial need, as determined by Town Hall. We currently have funding saved up to fully fund four students, or to partially fund several students.**

PUBLIC SCHOOLS OF BROOKLINE

30. If fundraisers are planned to help lower the cost of the trip for all students, please describe those plans here:

**Our fundraisers will be focused on assisting students with demonstrated need. We will raise money by selling concert tickets (\$1500–\$2500). In the past, we have sung at The Country Club's "Caroler's Brunch" (\$1000) and the parents have hosted fund-raiser events (in 2017, the parents hosted a class about cheese, given by a parent who is an expert on cheese).**

*If you need any assistance as you complete this application,  
please contact the Office of Teaching and Learning at 617-730-2432.*

**Signatures:**

Educator Requesting Field Trip Approval: Michael DDD Date: 1/17/19

Curriculum Coordinator: [Signature] Date: 1/23/19

Principal: [Signature] Date: 2/8/19





2002 Eastwood Rd. Suite 306, Wilmington, NC 28403  
P.O. Box 246, Whitinsville, MA 01588  
Tel. 877.218.8687 / 910.509.1703 | Fax 910.509.2985  
[www.worldculturaltours.com](http://www.worldculturaltours.com)

# PROPOSAL

## CUSTOMIZED PERFORMANCE TOUR

### Contents

1. Tour Inclusions
2. Proposed Itinerary
3. Tour Cost & Compensation
4. The WCT Difference
6. Ambassador Program
7. Travelers Protection
7. Payments & Cancellations



*"Experience the difference."*

THE BROOKLINE HIGH SCHOOL CHOIR

PERFORMANCE TOUR to

# Prague

April 16 - 23, 2020





## WORLD CULTURAL TOURS

2001 E. Setwood Rd. Suite 305, Wilmington, NC 28403  
P.O. Box 246, Winterville, NC 28403  
Tel: 877.218.8687 / 910.509.1703 | Fax: 910.509.2985  
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# TOUR INCLUSIONS



### Meals

- Full Breakfast Daily
- Dinner Daily



### Sightseeing & Entrance Fees

- **Day 2: Prague**
  - Panoramic Tour of the City
- **Day 3: Prague/Performance**
  - Guided Tour of the Old Town
- **Day 4: Prague - Dresden/Impromptu**
  - Excursion to Dresden
  - Guided City Tour
  - Semperoper
- **Day 5: Prague/Performance**
  - Excursion to Trebic
  - Guided Tour of the Jewish Quarter
  - The Cemetery
- **Day 6: Prague/Performance**
  - Musical History Guided City Tour
  - Smetana's Birth House
  - Czech Museum of Music
- **Day 7: Prague**
  - Guided Walking Tour of Hradcany Castle District
  - Terezin Concentration Camp



### Roundtrip Air

- Fuel Surcharges & Air Taxes Up To \$650 PP



### Personal Ground Transport

- Luxury Motor Coach Transportation
- Professional Driver



### Hotel Accommodations

- **Six (6) Nights: Occidental Praha Hotel**  
(or similar) / Prague



### Professional Tour Manager

- Services of Professional English-Speaking Tour Manager Throughout
- Services of Professional English-Speaking Local Guides per Itinerary



### Performances

- **Four (4) Performances**
- **Concert Performance at St. Nicholas on the Square (Prague)**
- **Impromptu at a local venue (Prague)**
- **Performance at New Synagogue in Trebic (Prague)**
- **Concert at Czech Museum of Music (Prague)**
- **ALL VENUES ARE SUBJECT TO CONFIRMATION**
- **Venue Fees**
- **Promotional Costs**
- **Services of Professional Venue Coordinator**
  - Does not include costs associated with instrument rentals or transportation, if necessary.



### Gratuities

- Gratuities for Tour Manager, Driver & Local Guides



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# PROPOSED ITINERARY

## Day 1: Depart USA

- Overnight, transatlantic flight to Prague

## Day 2: Arrive Prague

- Greet WCT Professional Tour Manager & board private, luxury motor coach
- Guided orientation tour of the city
- Check into hotel
- Welcome Dinner at our hotel
- Overnight in Prague\* *D*

## Day 3: Prague/Performance

- Guided Tour of Old Town
  - Old Town Square
  - Astronomical Clock
  - Church of Our Lady Before Tyn
- **Afternoon Performance at St. Nicholas on the Square** *(Subject to confirmation)*
- Dinner Together
- Overnight in Prague\* *B, D*

## Day 4: Prague - Dresden/Impromptu - Prague

- Excursion to Dresden
- Guided Tour of the City
- Visit to Semperoper
- **Impromptu Performance at a Local Venue** *(Subject to confirmation)*
- Dinner Together
- Overnight in Prague \* *B, D*

## Day 5: Prague - Trebic/Performance - Prague

- Excursion to Trebic
- Guided Tour of the Jewish Quarter
  - Former Jewish Ghetto
  - Jewish Cemetery
- **Afternoon Performance at New Synagogue** *(Subject to confirmation)*
- Dinner Together
- Overnight in Prague\* *B, D*

## Day 6: Prague/Performance

- Musical History Guided City Tour
  - Smetana's Birth House
  - Czech Museum of Music
- **Performance at Czech Museum of Music** *(Subject to confirmation)*
- Dinner Together
- Overnight in Prague\* *B, D*

## Day 7: Prague

- Guided Tour of Hradcany Castle District
- Terezin Concentration Camp
- Farewell Dinner together at a local restaurant
- Overnight Prague \* *B, D*

## Day 8: Depart Prague - Arrive USA

*Meal Inclusions: B-Breakfast, L-Lunch, D-Dinner*



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www.worldculturaltours.com

# TOUR COST & COMPENSATION

## TOUR PRICE



## SINGLE SUPPLEMENT

## COMPENSATION POLICY

### **\$3,199 Per Person, Double Occupancy**

(Plus Fuel Surcharges/Air Taxes Exceeding \$600, Pending Air Confirmation)

- Price Based on Minimum of Fifty(50) Paying Passengers
- Price Does Not Include Fuel Surcharges/Air Taxes Exceeding \$600
- Price Pending Air Confirmation
- Price Subject to Change

### **\$3,299 Per Person, Double Occupancy**

(Plus Fuel Surcharges/Air Taxes Exceeding \$600, Pending Air Confirmation)

- Price Based on Minimum of Forty(40) Paying Passengers
- Price Does Not Include Fuel Surcharges/Air Taxes Exceeding \$600
- Price Pending Air Confirmation
- Price Subject to Change

**\$700**

### **One (1) Complimentary Tour is Provided for Every 10 Paying Passengers**

- Based on Single Occupancy for All Complimentary Trips
- Fuel Surcharges/Air Taxes & Single Supplements are Included





**WORLD  
CULTURAL  
TOURS**

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# THE DIFFERENCE

In order for your group to experience the  
***"World Cultural Tours Difference,"***  
we provide the following professional services to our partners  
for absolutely no additional cost.

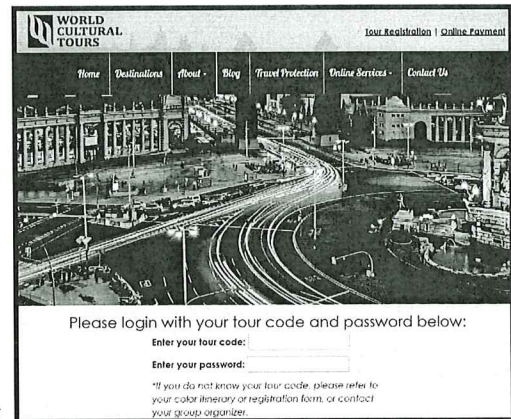
## WCT Portal

A customized online group portal will be accessible to all registered tour members, allowing them **anytime access** to:

- Up-to-date tour itinerary
- Registration form
- Travel insurance information
- Flight & hotel details
- Performance updates
- Frequently-asked-questions
- Helpful Hints for international travel

Group leaders will have special access to the group portal to:

- Upload their own travel documents
- Make trip announcements on the portal's homepage
- Review the group roster, updated weekly by your personal Tour Consultant



## Exclusive Group Leader Phone Number

Group Leaders have a direct phone number to call at any time, exclusive to their needs: (910) 509 - 1706.

## Simple Online Registration & Payment

The World Cultural Tours website offers online tour registration for your participants, as well as online payment options, eliminating the need for paper forms and streamlining the registration process.

You may view the Tour Registration page at [www.worldculturaltours.com/tour-registration](http://www.worldculturaltours.com/tour-registration).

## Full-Tour Management

World Cultural Tours has a team of highly-skilled and dynamic professionals that will manage the administrative & accounting needs for your group tour.

- Our Accounting Department will collect and keep track of all payments, registration forms and passport copies for the tour members.
- Our Tour Consultants will assist group members with any special requests, including air deviations, dietary restrictions and land-only options.



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# THE WCT DIFFERENCE

In order for your group to experience the  
**"World Cultural Tours Difference,"**  
 we provide the following professional services to our partners  
 for no additional cost.

## Promotional Tour Brochures

Included is a full-color, attractive promotional itinerary of your customized tour for you to distribute to your prospective tour members.

World Cultural Tours will provide you with:

- 100 color hard copies for physical distribution
- PDF file to be used at your discretion.

## Final Tour Documents

Approximately two weeks prior to departure, we will update your group's WCT online portal with Final Travel Documents for review and download.

These will include:

- Final Operating Itinerary for the tour
- Hotel list & Contact Information,
- Rooming List,
- Detailed Flight Schedules
- Helpful Hints for packing, currency, etc.

## 24/7 Support & Availability

World Cultural Tours offers a **24-Hour Emergency Phone Number** while your group is on tour, providing an additional level of support and availability in conjunction to your professional tour manager.

## Liability Insurance

World Cultural Tours provides a multi-million dollar *Errors & Omissions Liability* insurance coverage.







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## AMBASSADOR PROGRAM

*Experience our "World Cultural Tours Difference"  
while making a difference!*

World Cultural Tours is known for providing customized, educational and culturally-rich tours to each of its clients.

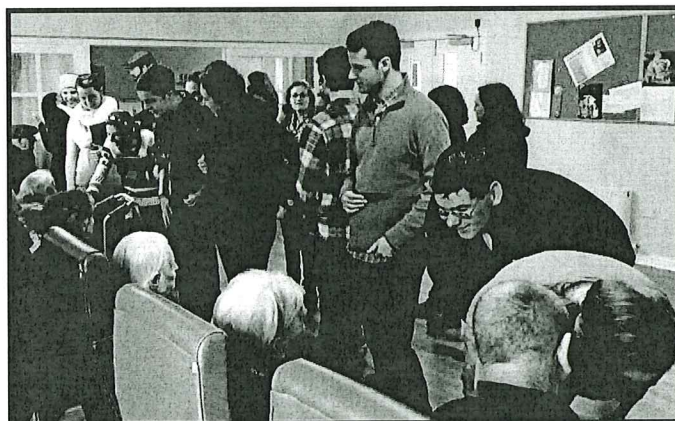
With this concept always being first and foremost in our minds, we are proud to have founded and continuously implement our service-learning foundation: ***The Ambassador Program.***

This optional component of your tour will provide your travelers with a chance to further immerse themselves into the culture and amongst the people within the communities they visit. Whether your group is traveling for performance, education or recreation, World Cultural Tours will assist in arranging service-outreach opportunities in addition to your scheduled itinerary.

### **Possible Ambassador Programs include:**

- *Perform Benefit Concerts to Help Underprivileged Communities*
- *Participate in Local Charity Events*
- *Provide Musical Therapy in Hospitals, Nursing Homes & Medical Facilities*
- *Food and clothing drives in your local community for donation abroad*
- *Work in local community assistance programs abroad*

World Cultural Tours will work with your group to organize an Ambassadorship Program that will undoubtedly enrich lives, while providing your group the opportunity to experience other cultures in a more profound and impactful way.







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## TRAVEL PROTECTION

### Why Purchase Travel Insurance?

- Need to **"Cancel For Any Reason?"** *No questions asked...you are covered.*
- If your Trip is **Canceled** or **Interrupted**, *Your Travel Investment is Protected!*
- **Medical Expense & Emergency Assistance Benefits** could be a real lifesaver!
- **Baggage Lost or Damaged?** *You're Protected!*

The easy, affordable way to protect your vacation investment! Missing your vacation is bad enough, but losing the money you paid for that vacation is even worse.

The World Cultural Tours **Premier Plus A+ Travel Protection Plan** is your ticket to worry-free travel. Now you can protect your travel investment at a very affordable group rate - take the peace of mind with you when you travel. The cost for the Premier Plus A+ travel insurance plan is \$172 per person.

**We strongly recommend travel insurance.** Travel Insurance may be purchased at any time prior to payment of the final balance. The best coverage is obtained by remitting premium within two (2) weeks of the date that we receive your initial deposit. *\*This enables the exclusion for Pre-Existing Conditions to be waived (provided you are not disabled from travel at the time you pay for your premium.*

For more information, visit [www.worldculturaltours.com/travelinsurance](http://www.worldculturaltours.com/travelinsurance).

### SCHEDULE OF BENEFITS

Benefit	Maximum Benefit Amount
Cancel For Any Reason Benefit	75% of Non-Refundable Trip Cost
Medical Expense/Emergency Assistance	\$100,000
Accident and Sickness Medical Expense	Included
Emergency Evacuation and Repatriation	Included
One Call 24-Hour Assistance Services	Included
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Missed Connection	\$500
Travel Delay (Up to \$100 Per Day)	\$500
Baggage and Personal Effects	\$1,000
Baggage Delay	\$100



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## **PAYMENTS & CANCELLATIONS**

### **DEPOSITS & PAYMENT SCHEDULE**

We will develop a deposit and payment schedule that works best for your group, but a typical schedule is as follows:

- *Deposit of 15% with registration form*
- *Payment 180 days before departure*
- *Payment 120 days before departure*
- *Balance due 90 days before departure*

### **CANCELLATIONS & REFUNDS**

Cancellations are effective on the date notification is received in writing. You may submit cancellation notices to the following email address: [Accounting@WorldCulturalTours.com](mailto:Accounting@WorldCulturalTours.com). Any unused tour portions are non-refundable and any costs of services received while traveling are non-refundable. Up to 121 days prior to departure, full refund less a \$150 administration fee will be made. After that period, additional cancellation fees will be assessed as follows:

- *120-91 days prior to departure – loss of deposit*
- *90-61 days prior to departure – 35% of total tour price is forfeited*
- *60-46 days prior to departure – 50% of total tour price is forfeited*
- *45-0 days prior to departure – 100% of total tour price is forfeited*

### **TOUR PRICES**

All tour prices are based on costs, charges & exchange rates known at time of booking. In case of currency fluctuations (if applicable) of more than 3%, WCT reserves the right to adjust the tour price accordingly. Any domestic and/or international residency taxes, departure or arrival taxes, security charges, baggage fees, and other types of air or airport or port taxes or any other surcharges *not* included in the tour price will be the responsibility of each passenger. Current air taxes are averaging between \$650-\$750 per person. ▪ Our preferred method of payment is in the form of a check; however, online individual payments can be made, using an electronic check with Intuit or using a credit card through our website, [www.worldculturaltours.com](http://www.worldculturaltours.com). A non-refundable convenience fee of \$30 will be assessed, per transaction, for all credit card payments. ▪ A single check or credit card payment may be made for multiple registrants. A \$50 Returned Check Fee will be assessed for each returned check. Please note that WCT reserves the right to require final payment via credit card or electronic check in the event of a past-due balance that needs to be expedited. Furthermore, WCT reserves the right to cancel all tour arrangements for traveler(s) with past-due balances; however, WCT will make every effort to contact said traveler(s) prior to taking action.



# Certificate of Insurance Travel Agents and Tour Operators Professional Liability Insurance



UNDERWRITTEN BY  
Zurich American Insurance Company

This is to certify that the insurance policies specified below have been issued by Zurich American Insurance Company to the insured named herein and that, subject to their provisions, exclusions and conditions, such policies afford the coverages indicated insofar as such coverages apply to the occupation or business of the Named Insured as stated.

Named Insured: World Cultural Tours

Address: 2002 Eastwood Road  
Suite 306  
Wilmington, NC 28403

Location of Operations: Worldwide

Type of Work Covered: Travel Agency and Tour Operations

*will  
need  
current  
insurance*

Policy Number : <b>EOL0168501-02</b>		
Policy Period: From: <b>09/08/2018</b> To: <b>09/08/2019</b>		
12:01 A.M.; standard time at the address of the named insured as stated herein.		
Coverages:	Limits of Liability	
A. Bodily Injury and Property Damage (except automobile)	Each Occurrence	\$3,000,000
B. Bodily Injury and Property Damage . Automobile (except owned automobile)	Each Occurrence	\$3,000,000
C. Professional Liability	Each Negligent Act or Negligent Omission	\$3,000,000
D. Personal Injury	Each Offense	\$3,000,000
General Aggregate Limit		<b>\$3,000,000</b>
Fire Legal Liability (if applicable)	Any One Fire	\$50,000

Effective Date: September 8, 2018

This Certificate Issued To:

Student & Youth Travel Association  
8400 Westpark Drive, 2nd Floor  
McLean, VA 22102

Zurich American Insurance Company

Countersignature:  
(if required by law)

*Albert W. Williams, Sr.*  
Authorized Representative

Print Date: September 6, 2018

**Important**

This document provides only a summary of the Plan Benefits. This document is not Your Purchase Confirmation. Your Purchase Confirmation and applicable Plan Documents are provided to You at time of purchase.

**Customer Service**

Have questions about this Plan? You can view many Frequently Asked Questions at [www.aplusplans.com](http://www.aplusplans.com), or call a A+ Program Protection Customer Service Representative at:

**Customer Service or to Report A Claim**  
**1-888-420-5378**

**Satisfaction Guarantee**

If You are not satisfied for any reason, You may return Your Plan Documents to A+ Program Protection within 10 days after receipt. Your plan payment (less any enrollment fees charged, where applicable) will be refunded, provided You have not filed a claim or departed on Your Program. When so returned, the Plan Documents are void from the beginning.

**Time Sensitive Provisions**

If You have purchased this Plan with or before the final payment for Your Program, then: 1) the Plan exclusion for Pre-Existing Conditions will be waived, provided: You are not disabled from travel at the time Your plan payment is paid; 2) there is coverage for Bankruptcy or Default of an airline, cruise line, tour operator or travel supplier (other than the tour operator or travel agency from whom You purchased Your Travel Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date; and 3) coverage is available under the Cancel For Any Reason Benefit.

**Insure The Full Cost of Your Program**

If You have insured an amount less than 100% of the cost of all Your Prepaid Program costs that are subject to cancellation penalties or restrictions: 1) the maximum benefit for Program Cancellation will be limited to the amount of coverage You purchased; 2) the maximum benefit for Program Interruption will be 150% of the amount of coverage You purchased; and 3) there will be no coverage available under the Cancel For Any Reason Benefit.

**Cancel For Any Reason Benefit**

If You have purchased with or before the final payment for Your Program, it allows You to cancel Your Program for ANY reason not otherwise covered by the Plan Documents and be paid for up to 100% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Program, provided You insure 100% of the cost of all Your Prepaid Program costs that are subject to cancellation penalties or restrictions and cancel Your Program two (2) days or more before Your Scheduled Departure Date.

**One Call Worldwide Travel Services Network**

One Call Travel Services Network, Inc. provides: medical, legal and travel assistance services available 24 hours a day/365 days a year. A complete list of these services is available at [www.aplusplans.com](http://www.aplusplans.com). To contact One Call:

**Within U.S.A. & Canada**  
**1-800-555-9095**

**Outside U.S.A. & Canada**  
**1-603-894-4710**

**Plan Information**

Product:	Preferred Plus Plan
Plan #:	550C

**Schedule of Benefits**

Plan Benefits	Maximum Benefit Amount
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Program Cancellation .....	Program Cost
Program Interruption.....	150% of Program Cost
Missed Connection.....	\$750
Program Travel Delay (Up to \$150 Per Day).....	\$750
Cancel For Any Reason Benefit .....	Up to 100% of Non-Refundable Program Cost

**Medical Expense/Emergency Assistance**

Accident and Sickness Medical Expense .....	\$50,000
Emergency Medical Evacuation, Medical Repatriation and Return of Remains .....	\$500,000

Non-Medical Emergency Evacuation.....	\$25,000
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Baggage and Personal Effects .....	\$1,500
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Baggage Delay .....	\$250
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**Optional Benefits Available**

Air Flight AD&D	Rental Car Damage	Extended Personal Property Pac
\$100,000, \$250,000 & 500,000	\$35,000	\$1,000
Add \$10, \$25, \$50	Add \$7 Per Day	Add \$15

The Travel Insurance Benefits of this Plan are Underwritten By: United States Fire Insurance Company under Form Series T210. General "COB" Provisions are available at [www.aplusplans.com](http://www.aplusplans.com). You can also request this information by calling A+ Program Protection at 1-888-420-5378.

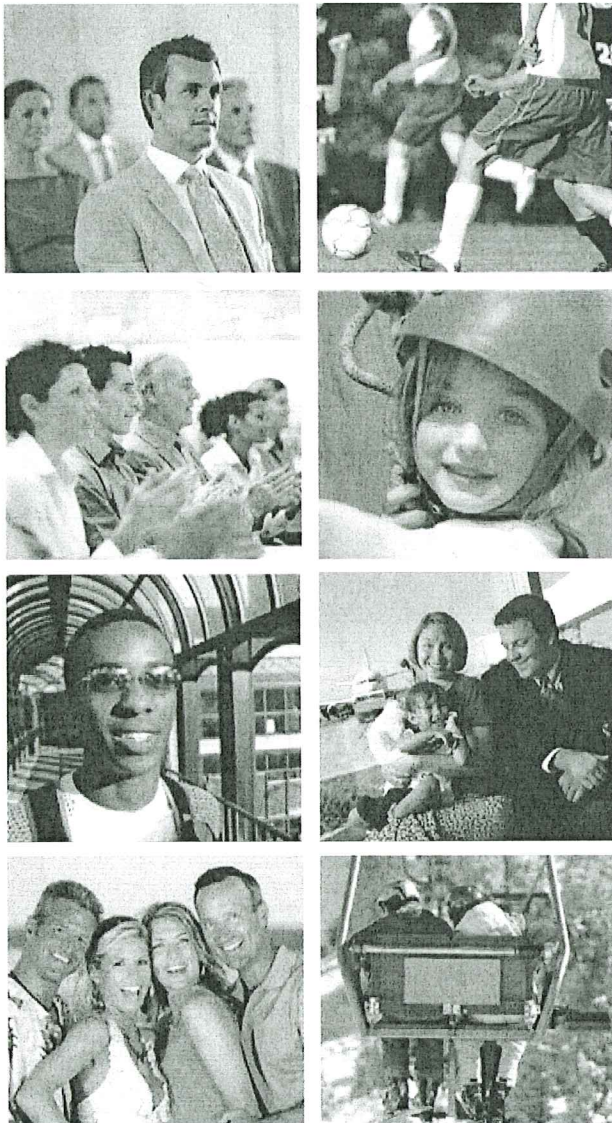
**Non-Insurance Services**

**One Call 24-Hour Assistance Services**  
**Global Xpi Medical Records Service**



# A+ PROGRAM PROTECTION

Camp Conferences Study Sports Travel



Global Coverage, Inc.  
Insurance and Risk Management

**For Customer Service Call:  
1-888-420-5378**

Please review these Plan Documents as they provide complete details of the Plan Benefits and Services. Have questions, want to request changes to your plan? You can call us toll-free at the number listed below.

## Customer Service

1-888-420-5378

## To Report A Claim

Present all claims to the Program Administrator:

Online at: [www.aplusplans.com](http://www.aplusplans.com)

or by phone:

Tel: 1-888-420-5378

## Preferred Plus Plan

Plan Number: 550C

Trip Mate, Inc.

(In CA & UT, dba Trip Mate Insurance Agency)  
9225 Ward Parkway, Suite 200  
Kansas City, Missouri 64114

## One Call Worldwide Travel Assistance

To assist you while traveling, One Call multi-lingual professionals are available 24 hours a day/365 days a year to providing medical, legal and travel assistance services. A complete list of these services is included with this Plan.

To Contact One Call:

Within U.S.A. & Canada

1-800-555-9095

Outside U.S.A. & Canada

1-603-894-4710

The 24-Hour Assistance Services are provided by:  
One Call Worldwide Travel Services Network, Inc.



## INDIVIDUAL TRAVEL INSURANCE POLICY

### Please Read This Document Carefully!

This Policy is issued in consideration of Your enrollment and payment of the premium due. This Policy of Insurance describes the insurance benefits underwritten by United States Fire Insurance Company, herein referred to as the Company and also referred to as We, Us and Our.

This Policy is a legal contract between You and the Company. It is important that You read Your Policy carefully. Please refer to the accompanying Confirmation of Benefits, which provides You with specific information about the program You purchased. You should contact the Company immediately if You believe that the Confirmation of Benefits is incorrect.

### TEN DAY LOOK:

If You are not satisfied for any reason, You may cancel insurance under this Policy by giving the Company or the agent written notice within the first to occur of the following: (a) 10 days from the Effective Date of Your Insurance; or (b) Your Scheduled Program Departure Date. If You do this, the Company will refund Your premium paid provided no Insured has filed a claim under this Policy.

**Renewal:** Coverage under this Policy is not renewable.

**Signed for United States Fire Insurance Company By:**

  
Marc J. Adee  
Chairman and CEO

  
James Krause  
Secretary

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## SECTION I. EFFECTIVE DATE AND TERMINATION DATE

### When Coverage For Your Program Begins – Coverage Effective Date:

**Program Cancellation:** Coverage begins at 12:01 a.m. on the day after the date the appropriate premium for this Policy for Your Program is received; or 2) if mailed, at 12:01 a.m. on the day after the postmark date the appropriate premium for this Policy for Your Program is received. This is Your "Effective Date" and time for Program Cancellation.

**Program Travel Delay:** Coverage begins after You have traveled 50 miles or more from home en route to join Your Program. This is Your "Effective Date" and time for Program Travel Delay.

**All Other Coverages:** Coverage begins when You depart on the first Travel Arrangement (or alternate travel arrangement if You must use an alternate travel arrangement to reach Your Program destination) for Your Program. This is Your "Effective Date" and time for all other coverages, except Program Cancellation and Program Travel Delay.

### When Coverage For Your Program Ends – Coverage Termination Date:

**Program Cancellation:** Your coverage automatically ends on the earlier of: 1) the scheduled departure time on the Scheduled Program Departure Date of Your Program; 2) the date and time You depart on Your Program; or 3) the date and time You cancel Your Program.

**All Other Coverages:** Your coverage automatically ends on the earlier of: 1) the date Your Program is completed; 2) the Scheduled Return Date; 3) Your arrival at Your return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of Your Program covered by this Policy. Termination of this Policy will not affect a claim for loss that occurs after premium has been paid.

**Extension of Coverage:** All coverages under this Policy will be extended if Your entire Program is covered by this Policy and Your return is delayed due to unavoidable circumstances beyond Your control. This extension of coverage will end on the earlier of the date You reach Your originally scheduled return destination or 10 days after the Scheduled Return Date.

## SECTION II. COVERAGES

### PROGRAM CANCELLATION

Benefits will be paid, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, to reimburse You for the amount of the unused non-refundable Prepaid Payments or Deposits You paid for Program Arrangements when You are prevented from taking Your Program due to:

1. Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Program;
2. Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Program; b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician; and c) prevents Your participation in the Program;
3. For the **Other Covered Reasons** listed below;

provided such circumstances occur while coverage is in effect.

"Other Covered Reasons" means:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster.
- c. Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result;
- d. a documented theft of passports or visas;
- e. a permanent transfer of employment of 250 miles or more;
- f. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g. unannounced Strike that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- h. Inclement Weather that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i. mechanical breakdown that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;



- j. You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- k. involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- l. a Terrorist Incident that occurs within 30 days of Your Scheduled Program Departure Date in a city listed on the itinerary of Your Program. Benefits are not provided if the Program Supplier offers a substitute itinerary;
- m. revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
- n. Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Program Supplier from whom You purchased Program Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if Your payment for this Policy and enrollment form are received with or before the final payment for Your Program;
- o. a cancellation of Your Program within 36 hours of Your Scheduled Program Departure Date and time if Your Program destination is under a hurricane warning issued by the NOAA National Hurricane Center, provided the cancellation of Your Program occurs more than 14 days following Your Effective Date of coverage for the Program Cancellation Benefits;
- p. the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Program Cancellation; and 2) cause the classes to extend beyond the Scheduled Program Departure Date of Your Program. Extensions due to extra-curricular or athletic events are not covered.

The maximum payable under this Program Cancellation Benefit is the lesser of the total amount of coverage You purchased or the Maximum Benefit Amount shown in the Confirmation of Benefits.

### Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for Prepaid Program Arrangements if a Traveling Companion's or Family Member's Program is canceled for a covered reason and You do not cancel Your Program.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

### PROGRAM INTERRUPTION

Benefits will be paid, up to the Maximum Benefit Amount shown in the Confirmation of Benefits to reimburse You for unused non-refundable land or water Program Arrangements plus the Additional Transportation Cost paid:

- a. to join Your Program if You must depart after Your Scheduled Program Departure Date or travel via alternate travel arrangements by the most direct route possible to reach Your Program destination; or
- b. to rejoin Your Program or transport You to Your originally scheduled return destination, if You must interrupt Your Program after departure, each by the most direct route possible.

Program Interruption must be due to:

- 1. Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs while You are on Your Program;
- 2. Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury which: a) occurs while You are on Your Program; b) requires Medical Treatment at the time of interruption resulting in medically imposed restrictions, as certified by a Legally

Qualified Physician; and c) prevents Your continued participation on Your Program;

- 3. For the **Other Covered reasons** listed below; provided such circumstances occur while coverage is in effect.

**"Other Covered Reasons"** means:

- a. You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- b. Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster.
- c. Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result;
- d. a documented theft of passports or visas;
- e. a permanent transfer of employment of 250 miles or more;
- f. You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g. unannounced Strike that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- h. Inclement Weather that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i. mechanical breakdown that causes complete cessation of services for at least 12 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j. You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- k. involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- l. a Terrorist Incident that occurs within 30 days of Your Scheduled Program Departure Date in a city listed on the itinerary of Your Program. Benefits are not provided if the Program Supplier offers a substitute itinerary;
- m. revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
- n. Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Program Supplier from whom You purchased Program Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if Your payment for this Policy and enrollment form are received with or before the final payment for Your Program;
- o. a cancellation of Your Program within 36 hours of Your Scheduled Program Departure Date and time if Your Program destination is under a hurricane warning issued by the NOAA National Hurricane Center, provided the cancellation of Your Program occurs more than 14 days following Your Effective Date of coverage for the Program Cancellation Benefits;
- p. the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Program Cancellation; and 2) cause the classes to



extend beyond the Scheduled Program Departure Date of Your Program. Extensions due to extra-curricular or athletic events are not covered.

#### Additional Program Interruption Benefits:

If Your Traveling Companion must remain hospitalized, benefits will also be paid for reasonable accommodation and local transportation expenses incurred by You to remain with Your Traveling Companion up to \$150 per day, to a maximum of \$750.

If You cannot continue travel due to a covered Injury or Sickness not requiring hospitalization and You must extend Your Program due to medically imposed restrictions, as certified by a Legally Qualified Physician, benefits will be paid for additional hotel nights, meal(s) and local transportation expenses up to \$150 per day, to a maximum of \$750.

The maximum payable under this Program Interruption Benefit is the lesser of 150% of the total amount of coverage You purchased or 150% of the Maximum Benefit Amount shown in the Confirmation of Benefits.

#### Single Supplement

Benefits will be paid, up to the Maximum Benefit Amount, for the additional cost incurred as a result of a change in the per person occupancy rate for Prepaid Program Arrangements if a Traveling Companion's or Family Member's Program is interrupted for a covered reason and You do not interrupt Your Program.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

#### MISSED CONNECTION

If You miss Your Program departure because Your arrival at Your Program destination is delayed for 3 or more hours, due to:

- a. any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b. documented weather condition preventing You from getting to the point of departure;
- c. quarantine, hijacking, Strike, Natural Disaster, terrorism or riot.

We will reimburse You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, for:

- a. Your Additional Transportation Cost to join Your Program; and
- b. Your Prepaid expenses for the unused land or water Program Arrangements.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

#### PROGRAM TRAVEL DELAY

Benefits will be paid for reasonable accommodation, meal and local transportation expenses incurred by You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, if You are delayed for 8 hours or more while en route to or from, or during Your Program, due to:

- a. any delay of a Common Carrier (the delay must be certified by the Common Carrier);
- b. lost or stolen passports, travel documents or money (must be substantiated by a police report);
- c. quarantine, hijacking, Strike, Natural Disaster, terrorism or riot;
- d. a documented weather condition preventing You from getting to the point of departure.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

#### CANCEL FOR ANY REASON BENEFIT

If You cancel Your Program for any reason not otherwise covered by this Policy, benefits will be paid for the percentage of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Program as shown in the Cancellation Penalty Schedule shown below, provided:

- a) Your payment for this Policy and enrollment form are received with or before the final payment for Your Program; and
- b) You insure 100% of the Prepaid Program costs that are subject to cancellation penalties or restrictions and also insure within 15 days of the Payment or Deposit for those Program Arrangements the cost of any subsequent Program Arrangements (or any other Program Arrangements not made through Your travel agent) added to Your Program; and
- c) You cancel Your Program two (2) days or more before Your Scheduled Program Departure Date.

#### Cancellation Penalty Schedule

If Cancellation Penalty Amount Is:	Percentage of Penalty Amount Payable Is:
Up to 25% of Program Cost.....	100% of Penalty Amount
26% to 50% of Program Cost.....	85% of Penalty Amount
Over 50% of Program Cost .....	75% of Penalty Amount

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

#### ACCIDENT & SICKNESS MEDICAL EXPENSE

Benefits will be paid for the Covered Expense incurred, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, as a result of a covered Injury or covered Sickness, which first occurs during Your Program. Only Covered Expenses incurred during Your Program will be reimbursed. Expenses incurred after Your Program are not covered.

Benefits will include up to \$750 for expenses incurred during Your Program for emergency dental treatment. Only expenses for emergency dental treatment to natural teeth incurred during Your Program will be reimbursed. Expenses incurred after Your Program are not covered.

Benefits will not be paid in excess of the Usual and Customary Charges.

Advance payment will be made to a Hospital, up to the Maximum Benefit Amount, if needed to secure Your admission to a Hospital, because of a covered Injury or covered Sickness. The Program Medical Advisor will coordinate advance payment to the Hospital.

For the purpose of this benefit:

“Covered Expense” means expense incurred only for the following:

1. The medical services, prescription drugs and therapeutic services ordered or prescribed by a Legally Qualified Physician as Medically Necessary for treatment;
2. Hospital or ambulatory medical-surgical center services (including expenses for a cruise ship cabin or hotel room, not already included in the cost of the Your Program, if recommended as a substitute for a hospital room for recovery from a covered Injury or covered Sickness);
3. Transportation furnished by a professional ambulance company to and/or from a Hospital.

These benefits will not duplicate any benefits payable under the Policy or any coverage(s) attached to the Policy.

**Covered Expenses due to a Sickness are limited to a total of 90 days of treatment during Your Program.**



## EMERGENCY MEDICAL EVACUATION, MEDICAL REPATRIATION AND RETURN OF REMAINS

When You suffer loss of life for any reason or incur a Sickness or Injury during the course of Your Program, the following benefits are payable, up to the Maximum Benefit Amount shown in the Confirmation of Benefits.

1. **Emergency Medical Evacuation:** If the local attending Legally Qualified Physician and the Program Medical Advisor determine that transportation to a Hospital or medical facility is Medically Necessary to treat an unforeseen Sickness or Injury which is acute or life threatening and adequate Medical Treatment is not available in the immediate area, the Transportation Expense incurred will be paid for the Usual and Customary Charges for transportation to the closest Hospital or medical facility capable of providing that treatment.

If You are traveling alone and will be hospitalized for more than 3 consecutive days and Emergency Medical Evacuation is not imminent, benefits will be paid to transport one person, chosen by You, by Economy Transportation, for a single visit to and from Your bedside.

If You are in the Hospital for more than 7 consecutive days and Your dependent children who are under 18 years of age and accompanying You on Your Program are left unattended, Economy Transportation will be paid to return the dependents to their home (with an attendant, if considered necessary by the Program Medical Advisor).

2. **Medical Repatriation:** If the local attending Legally Qualified Physician and the Program Medical Advisor determine that it is Medically Necessary for You to return to Your primary place of residence because of an unforeseen Sickness or Injury which is acute or life-threatening, the Transportation Expense incurred will be paid for Your return to Your primary place of residence or to a Hospital or medical facility closest to Your primary place of place of residence capable of providing continued treatment via one of the following methods of transportation, as approved, in writing, by the Program Medical Advisor:
  - i. one-way Economy Transportation;
  - ii. commercial air upgrade (to Business or First Class), based on Your condition as recommended by the local attending Legally Qualified Physician and verified in writing and considered necessary by the Program Medical Advisor; or
  - iii. other covered land or air transportation including, but not limited to, commercial stretcher, medical escort, or the Usual and Customary Charges for air ambulance, provided such transportation has been pre-approved and arranged by the Program Medical Advisor. Transportation must be via the most direct and economical route.

### Hospital Of Choice

Subject to the terms and conditions of item # 2, You may choose to be transported to a Hospital in a city within the United States of America other than Your primary place of residence, but the maximum amount payable is limited to the cost of transportation to Your primary place of residence.

**Dispatch of a Physician:** If the local attending Legally Qualified Physician and the Program Medical Advisor cannot adequately assess Your need for Medical Evacuation or Transportation, and a Physician is dispatched by the Program Medical Advisor to make such assessment, benefits will be paid for the travel expenses incurred and medical services provided by the dispatched Physician.

3. **Return of Remains:** In the event of Your death during a Program, the expense incurred will be paid for minimally necessary casket or air tray, preparation and transportation of Your remains to Your primary place of residence in the United States of America or to the place of burial.

Benefits are paid less the value of Your original unused return travel ticket.

If benefits are payable and You have other insurance that may provide benefits for this same loss, We reserve the right to recover from such other insurance. You shall:

- a. notify Us of any other insurance;
- b. help Us exercise Our rights in any reasonable way that We may request, including the filing and assignment of other insurance benefits;
- c. not do anything after the loss to prejudice Our rights; and
- d. reimburse to Us, to the extent of any payment We have made, for benefits received from such other insurance.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

## NON-MEDICAL EMERGENCY EVACUATION

You are eligible for benefits, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, for all reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if You must leave Your Trip for a Non-Medical Emergency Evacuation Covered Reason, as defined below.

Non-Medical Emergency Evacuation must occur within 14 days of any covered event. Arrangements will be by the most appropriate and economical means available and consistent with Your health and safety. Benefits are only payable for arrangements made by One Call Worldwide Travel Services Network, Inc.

**Non-Medical Emergency Evacuation Covered Reasons:** We will pay for the Non-Medical Emergency Evacuation Benefits listed above if, while on Your Trip, a formal recommendation in the form of a Travel Advisory or Travel Warning from the U.S. State Department, is issued for You to leave a country You are visiting on Your Trip due to:

- 1) a Natural Disaster;
- 2) civil, military or political unrest; or
- 3) Your being expelled or declared a persona non-grata by a country You are visiting on Your Trip.

**Non-Medical Emergency Evacuation Exclusions:** We do not cover:

- 1) loss or expense recoverable under any other insurance or through an employer;
- 2) loss or expense arising from or attributable to:
  - (a) fraudulent or criminal acts committed or attempted by You;
  - (b) alleged violation of the laws of the country You are visiting, unless We determine such allegations to be fraudulent, or
  - (c) failure to maintain required documents or visas;
- 3) loss or expense arising from or attributable to:
  - (a) debt, insolvency, business or commercial failure;
  - (b) the repossession of any property; or
  - (c) Your non-compliance with a contract, license or permit;
- 4) loss or expense arising from or due to liability assumed by You under any contract.

These benefits will not duplicate any other benefits payable under the Plan or any coverage(s) attached to the Plan.

## BAGGAGE AND PERSONAL EFFECTS

Benefits will be provided to You, up to the Maximum Benefit Amount shown in the Confirmation of Benefits: (a) against all risks of permanent loss, theft or damage to Your Baggage and Personal Effects; (b) subject to all General Exclusions and the Additional Limitations and Exclusions Specific to Baggage and Personal Effects in the Policy; and (c) occurring while coverage is in effect.

**Valuation and Payment of Loss:** The lesser of the following amounts will be paid:

- 1) the Actual Cash Value at the time of loss, theft or damage, except as provided below;



2) the cost to repair or replace the article with material of a like kind and quality; or

3) \$300 per article.

We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, We will:

1) repair or replace any part to restore the pair or set to its value before the loss; or

2) pay the difference between the value of the property before and after the loss.

A combined maximum of \$600 will be paid for jewelry; precious or semi-precious stones; watches; articles consisting in whole or in part of silver, gold or platinum; furs or articles trimmed with fur; cameras and their accessories and related equipment, computer, digital or electronic equipment or media.

A maximum of \$50 will be paid for the cost of replacing a passport or visa.

A maximum of \$50 will be paid for the cost associated with the unauthorized use or replacement of lost or stolen credit cards, subject to verification that You have complied with all conditions of the credit card company.

#### **Baggage and Personal Effects does not include:**

- 1) animals;
- 2) automobiles and automobile equipment;
- 3) boats or other vehicles or conveyances;
- 4) trailers;
- 5) motors;
- 6) aircraft;
- 7) bicycles, except when checked as baggage with a Common Carrier;
- 8) household effects and furnishings;
- 9) antiques and collectors items;
- 10) sunglasses, contact lenses, artificial teeth, dentures, dental bridges, retainers, or other orthodontic devices or hearing aids;
- 11) artificial limbs or other prosthetic devices;
- 12) prescribed medications;
- 13) keys, money, stamps and credit cards (except as otherwise specifically covered herein);
- 14) securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- 15) professional or occupational equipment or property, whether or not electronic business equipment;
- 16) sporting equipment if the loss results from the use thereof; or
- 17) telephones or PDA devices, computer hardware or software.

#### **BAGGAGE DELAY**

We will reimburse You, up to the amount shown in the Confirmation of Benefits, for the cost of reasonable additional clothing and personal articles purchased by You, if Your Baggage is delayed for 12 hours or more during Your Program.

We will also reimburse You up to \$50 for expenses incurred during Your Program to expedite the return of Your delayed Baggage. This coverage terminates upon Your arrival at the return destination of Your Program.

#### **Additional Limitations and Exclusions Specific to Baggage and Personal Effects:**

Benefits are not payable for any loss caused by or resulting from:

- a) breakage of brittle or fragile articles;
- b) wear and tear or gradual deterioration;
- c) confiscation or appropriation by order of any government or custom's rule;
- d) theft or pilferage while left in any unlocked vehicle;
- e) property illegally acquired, kept, stored or transported;
- f) Your negligent acts or omissions;
- g) Your property shipped as freight or shipped prior to the Scheduled Program Departure Date;
- h) electrical current, including electric arcing that damages or destroys electrical devices or appliances.

#### **Additional Provisions applicable to Baggage and Personal Effects and Baggage Delay:**

Benefits will not be paid for any expenses which have been reimbursed or for any services which have been provided by the Common Carrier, hotel or Program Supplier.

#### **Additional Claims Provisions Specific to Baggage**

##### **Your Duties After Loss of or Damage to Property or Delay of Baggage:**

In case of loss, theft, damage or delay of baggage or personal effects, and You must:

- a) take all reasonable steps to protect, save or recover the property;
- b) promptly notify, in writing, either the police, hotel proprietors, ship lines, airlines, railroad, bus, airport or other station authorities, tour operators or group leaders, or any Common Carrier or bailee who has custody of Your property at the time of loss;
- c) produce records needed to verify the claim and its amount, and permit copies to be made;
- d) send proof of loss as soon as reasonably possible after date of loss, providing date, time, and cause of loss, and a complete list of damaged / lost items; and
- e) allow Us to examine baggage or personal effects, if requested.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

### **SECTION III. DEFINITIONS**

**"Accident"** means a sudden, unexpected unusual specific event that occurs at an identifiable time and place, and shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

**"Actual Cash Value"** means current replacement cost for items of like kind and quality.

**"Additional Transportation Cost"** means the actual cost incurred for one-way Economy Transportation by Common Carrier reduced by the value of an unused travel ticket.

**"Air Carrier"** means any air conveyance operating under a valid license for the transportation of passengers for hire.

**"Baggage and Personal Effects"** means luggage, personal possessions and travel documents taken by You on Your Program.

**"Bankruptcy or Default"** means the total cessation of operations due to insolvency, with or without the filing of a bankruptcy petition by an airline, cruise line, tour operator or other travel provider provided the Bankruptcy or Default occurs more than 14 days following Your Effective Date for the Program Cancellation Benefits. There is no coverage for the Bankruptcy or Default of any person, organization, agency or firm from whom You purchased Program Arrangements supplied by others.

**"Business Partner"** means an individual who (a) is involved in a legal general partnership with You and (b) is actively involved in the day to day management of Your business.

**"Caregiver"** means an individual employed for the purpose of providing assistance with activities of daily living to You or to Your Family Member who has a physical or mental impairment. The Caregiver must be employed by You or Your 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.

**"Child Caregiver"** means an individual providing basic childcare service needs for Your minor children under the age of 18 while You are on the Program without the minor children. The arrangement of being the Child Caregiver while You are on the Program must be made 30 or more days prior to the Scheduled Program Departure Date.



**"Common Carrier"** means any land, sea, or air conveyance operating under a valid license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

**"Complications of Pregnancy"** means conditions (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or are caused by pregnancy. These conditions include acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity. Complications of Pregnancy also include non-elective cesarean section, ectopic pregnancy which is terminated and spontaneous termination of pregnancy, which occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy does not include false labor, occasional spotting, Physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, preeclampsia and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

**"Confirmation of Benefits"** means a written confirmation specifying the coverages and amounts You have purchased and which is delivered to You.

**"Covered Accident"** means an Accident that occurs while coverage is in force and results in a loss for which benefits are payable.

**"Domestic Partner"** means an opposite or same sex partner who, for at least 6 consecutive months, has resided with You and shared financial assets/obligations with You. Both You and the Domestic Partner must: (1) intend to be life partners; (2) be at least the age of consent in the state in which You both reside; and (3) be mentally competent to contract. Neither You nor the Domestic Partner can be related by blood to a degree of closeness that would prohibit a legal marriage, be married to anyone else, or have any other Domestic Partner. We may require proof of the Domestic Partner relationship in the form of a signed and completed affidavit of domestic partnership.

**"Economy Transportation"** means the lowest published available transportation rate for a ticket on a Common Carrier matching the original class of transportation that You purchased for Your Program.

**"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.

**"Family Member"** means any of the following: Your or Your Traveling Companion's legal spouse (or common-law spouse where legal), legal guardian or ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, Domestic Partner, Caregiver, or Child Caregiver.

**"Hospital"** means: (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals. Not included is a hospital or institution licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics; or (2) as a clinic continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

**"Inclement Weather"** means any weather condition that delays the scheduled arrival or departure of a Common Carrier.

**"Injury" or "Injuries"** means bodily harm caused by an Accident which: (1) occurs while Your coverage is in effect under the Policy; and (2) requires examination and treatment by a Legally Qualified 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 a person(s) who is booked to travel on a Program, completes the enrollment form and for whom the required premium is paid, also referred to as You and Your.  
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**"Intoxicated"** means a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where You are located at the time of an incident.

**"Legally Qualified Physician"** means a physician: (a) other than You, a Traveling Companion or a Family Member; (b) practicing within the scope of his or her license; and (c) recognized as a physician in the place where the services are rendered.

**"Maximum Benefit Amount"** means the maximum amount payable for coverage provided to You as shown in the Confirmation of Benefits.

**"Medically Necessary"** means a service which is appropriate and consistent with the treatment of the condition in accordance with accepted standards of community practice.

**"Medical Treatment"** means examination and treatment by a Legally Qualified Physician for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment while coverage is in effect.

**"Natural Disaster"** means a flood, hurricane, tornado, earthquake, mudslide, tsunami, avalanche, landslide, volcanic eruption, fire, wildfire or blizzard that is due to natural causes.

**"Payments or Deposits"** means the cash, check, or credit card amounts, actually paid for Your Program. Certificates, vouchers, discounts, credits, frequent traveler or frequent flyer rewards, miles or points applied (in part or in full) towards the cost of Your Program Arrangements are not Payments or Deposits as defined herein.

**"Pre-Existing Condition"** means an illness, disease, or other condition during the 60 day period immediately prior to the date Your coverage is effective for which You or Your Traveling Companion, Business Partner or Family Member scheduled or booked to travel with You: (1) received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute or had symptoms which would have prompted a reasonable person to seek diagnosis, care or 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.

**"Prepaid"** means Payments or Deposits paid by You for Program Arrangements for Your Program prior to Your actual or Scheduled Program Departure Date. Payments or Deposits for shore excursions, theater, concert or event tickets or fees, or sightseeing, if such arrangements are made during Your Program and are to be used prior to the Scheduled Return Date of Your Program, are not considered Prepaid as defined herein.

**"Program"** means a scheduled trip for which coverage for Program Arrangements is requested and the premium is paid prior to Your actual or Scheduled Program Departure Date of Your Program.

**"Program Arrangements"** means: (a) transportation; (b) accommodations; and (c) other specified services arranged for Your Program.

**"Program Fees"** means the cash, check, or credit card amounts actually paid for the Program fees and/ or tuition and any Prepaid air or land transportation expenses to and from the Program Participant's home to attend the Program session. Discounts and/or credits applied (in part or in full) towards the cost of Your Program Arrangements are not Program Fees as defined herein.

**"Program Medical Advisor"** means One Call Worldwide Travel Services Network, Inc.

**"Program Participant"** means a person who enrolls in a Program, completes any required enrollment form, and pays any required premium, also referred to as You and Your.

**"Program Supplier"** means any entity or organization that coordinates or supplies travel services for You.



**"Scheduled Program Departure Date"** means the date on which You are originally scheduled to leave on Your Program.

**"Scheduled Return Date"** means the date on which You are originally scheduled to return to the point of origin or the original final destination of Your Program.

**"Scheduled Session Commencement Date"** means the date on which the Program session for which the Program Participant elects coverage is scheduled to start.

**"Sickness"** means an illness or disease of the body which: 1) requires examination and treatment by a Legally Qualified Physician; and 2) commences while Your coverage is in effect.

**"Strike"** means any organized and legally sanctioned labor disagreement resulting in a stoppage of work: (a) as a result of a combined effort of workers which was unannounced and unpublished at the time travel services were purchased; and (b) which interferes with the normal departure and arrival of a Common Carrier.

**"Terrorist Incident"** means an act of violence, that is deemed terrorism by the United States Government 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 in association with other persons on behalf of or in connection with any organization of foreign government which is generally recognized as having the intent to overthrow or influence the control of any other foreign government. The Terrorist Incident must be documented in a Travel Advisory or Travel Warning issued by the United States' Department of State advising Americans to avoid that certain country.

**"Third Party"** means a person or entity other than You or Us.

**"Transportation Expense"** means the cost of Medically Necessary conveyance, personnel, and services or supplies.

**"Travel Advisory or Travel Warning"** means a U.S. State Department communication advising caution in traveling to specified destinations due to reasons such as armed violence, civil or political unrest, high incidence of crime (specifically kidnapping and/or murder), natural disaster or outbreak of one or more contagious diseases.

**"Traveling Companion"** means a person or persons whose names appear with Yours on the same Program Arrangements and who, during Your Program, will accompany You. A group or tour organizer, sponsor or leader is not a Traveling Companion as defined, unless sharing accommodations in the same room, cabin, condominium unit, apartment unit or other lodging with You.

**"Us", "We", "Our"** means United States Fire Insurance Company.

**"Usual and Customary Charges"** means those comparable charges for similar treatment, services and supplies in the geographic area where treatment is performed.

#### SECTION IV. GENERAL EXCLUSIONS AND LIMITATIONS

**Benefits are not payable for any loss due to, arising or resulting from:**

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane;
2. an act of declared or undeclared war;
3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard;
4. riding or driving in races, or speed or endurance competitions or events;
5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. participating as a professional in a stunt, athletic or sporting event or competition;

7. participating in skydiving or parachuting except parasailing, hanggliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive;
8. piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. being Intoxicated as defined herein, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician;
10. the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion;
12. dental treatment (except as coverage is otherwise specifically provided herein);
13. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage;
14. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
15. a loss or damage caused by detention, confiscation or destruction by customs;
16. Elective Treatment and Procedures;
17. medical treatment during or arising from a Program undertaken for the purpose or intent of securing medical treatment;
18. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements for reasons other than Bankruptcy or Default; or
19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Policy is not in effect for You.

#### Waiver of the Pre-Existing Condition Exclusion

The exclusion for Pre-Existing Condition will be waived provided:

- (a) Your payment for this Policy and enrollment form are received with or before the final payment for Your Program; and
- (b) You are not disabled from travel at the time Your premium is paid.

**Economic or Trade Sanctions:** Any payments under this Policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws, and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under this Policy. For more information, You may consult the OFAC internet website at [www.treas.gov/offices/enforcement/ofac/](http://www.treas.gov/offices/enforcement/ofac/).

#### SECTION V. PAYMENT OF CLAIMS

**Claim Procedures: Notice of Claim:** Notice of claim must be reported within 20 days after a loss occurs or as soon as is reasonably possible. You or someone on Your behalf may give the notice. The notice should be given to Us or Our designated representative and should include sufficient information to identify You.

**Claim Procedures: Claim Forms:** When notice of claim is received by Us or Our designated representative, forms for filing proof of loss will be furnished. If these forms are not sent within 15 days, the proof of loss requirements can be met by You sending Us a written statement of what happened. This statement must be received within the time given for filing proof of loss.



**Claim Procedures: Proof of Loss:** Proof of loss must be provided within 90 days after the date of the loss or as soon as is reasonably possible. Proof must, however, be furnished no later than 12 months from the time it is otherwise required, except in the absence of legal capacity.

**Payment of Claims: When Paid:** We, or Our designated representative, will pay the claim after receipt of acceptable proof of loss.

**Payment of Claims: To Whom Paid:** Benefits for loss of life will be paid to Your designated beneficiary. If a beneficiary is not otherwise designated by You, benefits for loss of life will be paid to the first of the following surviving preference beneficiaries:

- a. Your spouse;
- b. Your child or children jointly;
- c. Your parents jointly if both are living or the surviving parent if only one survives;
- d. Your brothers and sisters jointly; or
- e. Your estate.

All other Benefits will be paid directly to You, unless otherwise directed. Any accrued benefits unpaid at Your death will be paid to Your estate. 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.

All or a portion of all benefits provided by the Policy may, at Our option, be paid directly to the provider of the service(s) to You. All benefits not paid to the provider will be paid to You.

If any benefit is payable to: (a) an Insured who is a minor or otherwise not able to give a valid release; or (b) an Insured's estate, We may pay any amount due under the Policy to Your beneficiary or any relative whom We find entitled to the payment. Any payment made in good faith shall fully discharge Us to any party to the extent of such payment.

**Subrogation:** If We have made a payment for a loss under this Policy, and the person to or for whom payment was made has a right to recover damages from the Third Party responsible for the loss, We will be subrogated to that right. You shall help Us: exercise Our rights in any reasonable way that We may request; not do anything after the loss to prejudice Our rights; and in the event You recover damages from the Third Party responsible for the loss, You will hold the proceeds of the recovery for Us in trust and reimburse Us to the extent of Our previous payment for the loss.

## SECTION VI. GENERAL PROVISIONS

**Entire Contract: Changes:** This Policy, Confirmation of Benefits, enrollment form and any attachments are the entire contract of insurance. No agent may change it in any way. Only an officer of the Company can approve a change. Any such change must be shown in this Policy or its attachments.

**Beneficiary Designation and Change:** Your beneficiary(ies) is (are) the person(s) designated by and on file with Us or Our administrator.

An Insured over the age of majority and legally competent may change his or her beneficiary designation at any time, unless an irrevocable designation has been made, without the consent of the designated beneficiary(ies), by providing Us or Our administrator with a written request for change. When the request is received, whether You are then living or not, the change of beneficiary will relate back to and take effect as of the date of execution of the written request, but without prejudice to Us on account of any payment made by it prior to receipt of the request.

**Misstatement of Age:** If premiums for are based on age and You have misstated Your age, there will be a fair adjustment of premiums based on Your true age. If the benefits for which You are insured are based on age and You have misstated Your age, there will be an adjustment of said benefit based on Your true age. We may require satisfactory proof of age before paying any claim.

**Physician Examination and Autopsy:** We, at Our expense, may have You examined when and as often as is reasonable while the claim is pending. We may have an autopsy done (at Our expense) where it is not forbidden by law.

**Legal Actions:** All policy terms will be interpreted under the laws of the state in which the Policy was issued. No legal action may be brought to recover on the Policy within 60 days after written Proof of Loss has been furnished. No legal action for a claim may be brought against Us after 3 years from the time written Proof of Loss is required to be furnished.

**Concealment and Misrepresentation:** The entire coverage will be void, if before, during or after a loss, any material fact or circumstance relating to this Policy or claim has been concealed or misrepresented.

**Other Insurance with Us:** You may be covered under only one travel Policy with Us for each Program. If You are covered under more than one such Policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

**Reductions in the Amount of Insurance:** The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid for any loss or damage under this Policy for Your Program.

**Payment of Premium:** Coverage is not effective unless all premium has been paid to Us or Our administrator prior to a date of loss or insured occurrence.

**Termination of This Policy:** Termination of this Policy will not affect a claim for Loss which occurs while the Policy is in force.

**Transfer of Coverage:** Coverage under this Policy cannot be transferred by You to anyone else.

**Controlling Law:** Any part of this Policy that conflicts with the state law where this Policy is issued is changed to meet the requirements of that state's law.



## OPTIONAL BENEFITS

If you have purchased one of the following Optional Benefits, You are covered up to the amount shown in the Confirmation of Benefits.

### RENTAL CAR DAMAGE

You are eligible for benefits, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, if You rent a car while on Your Trip, and the car is damaged due to: collision; theft; vandalism; windstorm; fire; hail; flood or any cause not in Your control while in Your possession; or the car is stolen while in Your possession and is not recovered.

We will pay the lesser of:

- the cost of repairs and rental charges imposed by the rental company while the car is being repaired;
- the Actual Cash Value of the car; or
- the amount shown in the Confirmation of Benefits.

Coverage is provided to You, provided You are a licensed driver and are listed on the rental agreement.

Coverage is not provided for loss due to:

- any obligation of You, a Traveling Companion or Family Member traveling with You assumed under any agreement (except an insurance collision deductible);
- rentals of trucks, campers, trailers, motor bikes, motorcycles, recreational vehicles or Exotic Vehicles;
- any loss which occurs if You or anyone traveling with You are in violation of the rental agreement;
- failure to report the loss to the proper local authorities and the rental car company;
- damage to any other vehicle, structure or person as a result of a covered loss;
- any loss as the result of or attributed to driving the rental vehicle: while under the influence of alcohol or any illegal substance or the abuse of a legal substance; while using any medication which recommends abstinence from driving; in a speed competition; for compensation for hire; for illegal trade purposes; or transporting contraband;
- any loss as the result of physical damage or loss attributed to: mechanical failure or breakdown of the rental vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing; any neglect or abuse of the vehicle; any dishonest act or conversion; any consequence of war (declared or otherwise); or contamination by a radioactive material.

**"Exotic Vehicles"** means Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Clenet, Corvette, Cosworth, De Lorean, Excalibre, Ferrari, Iso, Jaguar, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, Mercedes Benz, MG, Morgan, Pantera, Panther, Pininfarina, Porsche, Rolls-Royce, Rover, Stutz, Sterling, Triumph, and TVR, or any antique or any other car with a Manufacturers Suggested Retail Price (MSRP) over \$40,000.

### Additional Claims Provisions Specific To Rental Car Damage

The following outlines Your duties in the event of any damage to the vehicle. You must:

- take all necessary and reasonable steps to protect the vehicle and prevent further damage to it;
- report the loss to the appropriate local authorities and the rental company as soon as possible;
- obtain all information on any other party involved in the Accident, such as name, address, insurance information and driver's license number;

- provide Us all documentation such as rental agreement, police report and damage estimate.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

### AIR FLIGHT ONLY

#### ACCIDENTAL DEATH AND DISMEMBERMENT

We will pay the percentage of the Principal Sum shown in the Table of Losses when You sustain an Injury:

- while riding solely as a passenger in an aircraft on a regularly scheduled airline flight or regularly scheduled charter flight operated:
  - in scheduled air transportation pursuant to economic authority issued by the Civil Aeronautics Board;
  - by an intrastate scheduled airline of United States registry maintaining regularly published schedules and licensed for the transportation of passengers by a duly constituted authority having jurisdiction over civil aviation in the state in which said airline operates; or
  - by a scheduled airline of foreign registry maintaining regularly published schedules and licensed for transportation of passengers by the duly constituted governmental authority having jurisdiction over civil aviation in the country of registry of such airline; or
- while riding as a passenger in any land or water conveyance provided at the expense of the Air Carrier as a substitute for an aircraft covered by this Policy;

that results in a loss shown in the Table of Losses below.

The loss must occur within one hundred eighty one (181) days after the date of the Injury causing the loss. The Principal Sum is the Maximum Benefit Amount shown on the Confirmation of Benefits.

Benefits will be paid as follows:

Table of Losses	
Type of Loss	Benefit Amount
Loss of Life.....	100% of Principal Sum
Loss of both hands.....	100% of Principal Sum
Loss of both feet.....	100% of Principal Sum
Loss of both eyes.....	100% of Principal Sum
Loss of one hand and one foot.....	100% of Principal Sum
Loss of one hand and one eye.....	100% of Principal Sum
Loss of one foot and one eye.....	100% of Principal Sum
Loss of one hand .....	50% of Principal Sum
Loss of one foot .....	50% of Principal Sum
Loss of one eye .....	50% of Principal Sum

**Loss of hand or hands, or foot or feet**, means severance at or above the wrist joint or ankle joint, respectively.

**Loss of eye or eyes** means the total and irrecoverable loss of the entire sight thereof.

Only one of the amounts shown above (the largest applicable) will be paid for Injuries resulting from one Accident.

The benefit for loss of: (a) two limbs; (b) both eyes; or (c) one limb and one eye is payable only when such loss results from the same Accident.

The Principal Sum is shown in the Confirmation of Benefits.

### Exposure and Disappearance

We will pay benefits for covered losses that result from Your being unavoidably exposed to the elements because of a Covered Accident occurring during Your Trip. The loss must occur within 365 days after the event that caused the exposure.

If, while insured under this Coverage, You are in an Accident resulting in the disappearance, sinking or damaging of an air or water conveyance on which You are covered by this Coverage, and if Your body has not been found within 52 weeks from the date of the Accident, it will be presumed, unless there is evidence to the contrary, that You suffered loss of life as a result of those Injuries.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.

#### **EXTENDED PERSONAL PROPERTY BENEFITS**

1. The following benefit is added as follows:

##### **SPORTS EQUIPMENT RENTAL**

If, while on Your Trip, Your checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more, benefits will be paid, up to the Maximum Benefit Amount shown in the Confirmation of Benefits, for the reasonable cost of renting sports equipment during Your Trip.

2. The **Baggage and Personal Effects does not include** section is amended to delete the following exclusions:

15) professional or occupational equipment or property, whether or not electronic business equipment;

17) telephones or PDA devices, computer hardware or software.

Coverage on property listed in item #2 above is subject to a \$100 deductible per occurrence.

The maximum limit of liability for: professional or occupational equipment or property, whether or not electronic business equipment; telephones or PDA devices, computer hardware or software; and Sports Equipment Rental is \$1,000.

These benefits will not duplicate any other benefits payable under the Policy or any coverage(s) attached to the Policy.



## Non-Insurance Services

One Call 24-Hour Assistance Services  
Global Xpi Medical Records Service



## One Call

### Worldwide Travel Services Network

**Medical Assistance** - Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

**Medical Consultation and Monitoring** - If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance. We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

**Medical Evacuation** - When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home. Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the policy. All medical transportation services must be authorized and arranged by One Call. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

**Emergency Medical Payments** - We will assist you in the advancement of funds or guarantee payments (up to the policy limits) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

**Prescription Assistance** - We will assist you with replacing medications that are lost, stolen or spoiled during your Trip, either locally or by special courier.

**Repatriation of Remains** - In the event of death while on a Trip, we will arrange for the preparation and transportation required to return your remains to your home.

**24 Hour Legal Assistance** - If while on your Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

**Nurse Helpline** - Registered nurses are available 24-Hours a day before and during your Trip to provide general health information, clinical assessment, and health counseling to give you assistance in making appropriate healthcare decisions.

### CONTACTING ONE CALL'S 24-HOUR SERVICE CENTER

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number.

**Within U.S.A. & Canada**      **Outside U.S.A. & Canada**  
**1-800-555-9095**              **1-603-894-4710**

**YOUR PLAN NUMBER: 550C**

## One Call Concierge Services

- Restaurant, shopping, hotel recommendations/reservations
- Local transport (rental car/limousine, etc.) information and reservations
- Sporting, theatre, night life and event information (sports scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- Golf course information, referrals, recommendations and tee times
- Tracking and assisting with the return of lost or delayed baggage

## One Call Business Services

- emergency correspondence and business communication assistance
- assistance with locating available business services such as: express/overnight delivery sites, internet cafes, print/copy services
- assistance with or arrangements for telephone and web conferencing
- emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- real time weather, travel delay and flight status information
- worldwide business directory service for equipment repair/replacement, warranty service, etc.
- emergency travel arrangements

## One Call Travel Solutions

### 24-Hour Worldwide Travel Services

**Message Services** - We will transmit emergency messages to family, friends or business associates and let you know that the message has been received.

**Language Interpretation Services** - We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

**Emergency Cash Transfer** - We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

**Pre-Trip Travel Services** - We provide 24-Hour information, help and advice for your planned Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

**Travel Document and Ticket Replacement** - When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

### ACCESS YOUR MEDICAL RECORDS ONLINE

With our exclusive **Free Global Xpi Service**, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available. Register at [www.globalxpi.com](http://www.globalxpi.com) or call, toll free:

**1-800-379-9887**      Use Program Code 550C

These Services are Provided by: Global Xpi, Inc.

The 24-Hour Assistance Services are provided by One Call Worldwide Travel Services Network, Inc. While we strive to provide help and advice for problems encountered by travelers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer you to appropriate medical and legal providers, but neither the Insurer nor One Call Worldwide Travel Services Network may be held responsible for the availability, quality or results of any medical treatment or your failure to obtain medical treatment.



When used throughout this document "Company", "Our", "We", or "Us" means:

## **United States Fire Insurance Company**

### **GRIEVANCE PROCEDURES**

When you submit a claim and that claim is denied, we will provide a written statement containing the reasons for the Adverse Determination. You have the right to request a review of any Company decision or action pertaining to our contractual relationship and to appeal any adverse claim determination we've made by filing a Grievance. These procedures have been developed to ensure a full investigation of a Grievance through a formal process.

#### **DEFINITIONS**

A "**Grievance**" is a written complaint requesting a change to a previous claim decision, claims payment, the handling or reimbursement of health care services, or other matters pertaining to your coverage and our contractual relationship.

An "**Adverse Determination**" is a determination by the Company or its designated utilization review organization that (i) a service, treatment, drug, or device, is experimental, investigational, specifically limited or excluded by your coverage; or (ii) a facility admission, the availability of care, continued stay or other health care services proposed or furnished have been reviewed and, based upon the information provided, does not meet the contractual requirements for medical necessity, appropriateness, health care setting, level of care or effectiveness and therefore, the benefit coverage is denied, reduced or terminated in whole or in part.

#### **INFORMAL GRIEVANCE PROCEDURE**

You, your authorized representative, or a provider acting on your behalf may submit an oral complaint to us within 60-days after an event that causes a dispute. Telephoning allows you to discuss your complaint or concerns and gives us the opportunity to immediately resolve the problem.

If we don't have all the information necessary to review your complaint, we will request any additional information within 5 business days of receiving your complaint. After we receive all the necessary information, we will provide you, your authorized representative, or a provider acting on your behalf with our written decision within 30-days after receiving the complaint and all necessary information.

If the problem cannot be resolved in this manner, you still have the right to submit a written request for the complaint to be reviewed through the Formal Grievance Procedure, as outlined below.

#### **FORMAL GRIEVANCE PROCEDURE**

A formal Grievance may be submitted by you, your authorized representative, or in the event of an Adverse Determination, by a provider acting on your behalf.

If you file a formal Grievance, you will have the opportunity to submit written comments, documents, records and other information you feel are relevant to the Grievance, regardless of whether those materials were considered in the initial Adverse Determination.

##### **First Level Review**

Within 3 working business days after receiving the Grievance, we must acknowledge the Grievance and provide you, your authorized representative or a provider with the name, address, and telephone number of the coordinator handling the Grievance and information on how to submit written material. The person(s) who reviews the Grievance will not be the same person(s) who made the initial Adverse Determination. During the review, all information, documents, and other materials submitted relating to the claim will be considered, regardless of whether they were considered in making the previous claim decision. The Insured will not be allowed to attend, or have a representative attend, a First Level Review. The Insured may, however, submit written material for consideration by the reviewer(s).

##### **Grievance**

When the Grievance is based in whole or in part on a medical judgment, the review will be conducted by, or in consultation with, a medical doctor with appropriate training and expertise to evaluate the matter.

Following our review of your Grievance, we must issue a written decision to you and, if applicable, to your representative or provider, within 20-days after receiving the Grievance. The written decision must include:

- (1) The name(s), title(s) and professional qualifications of any person(s) participating in the First Level Review process.
- (2) A statement of the reviewer's understanding of the Grievance.
- (3) The specific reason(s) for the reviewer's decision in clear terms and the contractual basis or medical rationale used as the basis for the decision in sufficient detail for the Insured to respond further to our position.
- (4) A reference to the evidence or documentation used as the basis for the decision.
- (5) If the claim denial is based on medical necessity, experimental treatment or similar exclusion, instructions for requesting an explanation of the scientific or clinical rationale used to make the determination.
- (6) A statement advising you of your right to request a Second Level Review, if applicable, and a description of the procedure and timeframes for requesting a Second Level Review.

### **Second Level Review**

The Second Level Review process is available if you are not satisfied with the outcome of the First level Review for an Adverse Determination. Within ten business days after receiving a request for a Second Level Review, we will advise you of the following:

- (1) the name, address, and telephone number of a person designated to coordinate the Grievance review for the Company;
- (2) a statement of your rights, including the right to:
  - attend the Second Level Review
  - present his/her case to the review panel;
  - submit supporting materials before and at the review meeting;
  - ask questions of any member of the review panel;
  - be assisted or represented by a person of his/her choice, including a provider, family member, employer representative, or attorney.
  - request and receive from us free of charge, copies of all relevant documents, records and other information that is not confidential or privileged that were considered in making the Adverse Determination.

We must convene a review panel and hold a review meeting within 45-days after receiving a request for a Second Level Review. We will notify you in writing of the meeting date at least 15-days prior to the date. The review meeting will be held during regular business hours at a location reasonable accessible to you. In cases where a face-to-face meeting is not practical for geographic reasons, we will offer you the opportunity to communicate with the review panel at our expense by conference call or other appropriate technology. Your right to a full review may not be conditioned on whether or not you appear at the meeting.

If you choose to be represented by an attorney, we may also be represented by an attorney. If we choose to have an attorney present to represent our interests, we will notify you at least 15 working days in advance of the review that an attorney will be present and that you may wish to obtain legal representation of your own.

The panel must be comprised of persons who:

- (1) were not previously involved in any matter giving rise to the Second Level Review;
- (2) are not employees of the Company or Utilization Review Organization; and
- (3) do not have a financial interest in the outcome of the review.

A person previously involved in the Grievance may appear before the panel to present information or answer questions.

All persons reviewing a Second Level Grievance involving a Utilization Review non-certification or a clinical issue will be providers who have appropriate expertise, including at least one clinical peer. If we use a clinical peer on an appeal of a Utilization Review non-certification or on a First Level Review, we may use one of our employees on the Second Level Review panel if the panel is comprised of 3 or more persons.

Grievance



We must issue a written decision to you and, if applicable, to your representative or provider, within 10 business days after completing the review meeting. The decision must include:

- (1) the name(s), title(s) and qualifying credentials of the members of the review panel;
- (2) a statement of the review panel's understanding of the nature of the Grievance and all pertinent facts;
- (3) the review panel's recommendation to the Company and the rationale behind the recommendation;
- (4) a description of, or reference to, the evidence or documentation considered by the review panel in making the recommendation;
- (5) in the review of a Utilization Review non-certification or other clinical matter, a written statement of the clinical rationale, including the clinical review criteria, that was used by the review panel to make the determination;
- (6) the rationale for the Company's decision if it differs from the review panel's recommendation;
- (7) a statement that the decision is the Company's final determination in the matter;
- (8) notice of the availability of the Commissioner's office for assistance, including the telephone number and address of the Commissioner's office.

### **EXPEDITED REVIEW**

You are eligible for an expedited review when the timeframes for an Informal, formal First Level review or Second Level review would reasonably appear to seriously jeopardize your life or health, or your ability to regain maximum function. An expedited review is also available for all Grievances concerning an admission, availability of care, continued stay or health care service for a person who has received emergency services, but who has not been discharged from a facility.

A request for an expedited review may be submitted orally or in writing. An expedited review must be evaluated by an appropriate clinical peer in the same or similar specialty as would typically manage the case being reviewed. If we don't have the information necessary to decide an appeal, we will send you notification of precisely what is required within 24-hours of our receipt of your Grievance. All necessary information, including our decision, will be transmitted by telephone, facsimile, or the most expeditious method available. Provided we have enough information to make a decision, you, your authorized representative, or a provider acting on your behalf will be notified of the determination as expeditiously as the medical condition requires, but in no event more than 72-hours after the review has commenced. Written confirmation of our decision will be provided within 2 working business days of the decision and will contain the same items described in the written decision requirements for First Level reviews.

If the expedited review does not resolve the situation, you, your representative or a provider acting on your behalf may submit a written Grievance.

We will not provide an expedited review for retrospective reviews of Adverse Determinations.

When used throughout this document "The Company", "Our", "We", or "Us" means:

**United States Fire Insurance Company**

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## **PRIVACY POLICY AND PRACTICES**

The Company values your business and your trust. In order to administer insurance policies and provide you with effective customer service, we must collect certain information about our customers. We want you to know that we are committed to protecting your private information and we will comply with all federal and state privacy laws. Below is a Privacy Notice describing our policy regarding the collection and disclosure of personal information. Please review this Notice and keep a copy of it with your records.

### **Your Privacy is Our Concern**

When you apply to The Company for insurance or make a claim against a policy written by The Company, you disclose information about yourself to us. There are legal requirements governing the collection, use, and disclosure of such information. The Company maintains physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your personal information. We also limit employee access to personally identifiable information to those with a business reason for knowing such information. The Company instructs our employees as to the importance of the confidentiality of personal information, and takes measures to enforce employee privacy responsibilities.

### **What kind of information do we collect about you and from whom?**

We obtain most of our information from you. The application or claim form you complete, as well as any additional information you provide, generally gives us most of the information we need to know. Sometimes we may contact you by phone or mail to obtain additional information. We may use information about you from other transactions with us, our affiliates, or others. Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. We may obtain the additional information we need from third parties, such as other insurance companies or agents, government agencies, medical personnel, the state motor vehicle department, information clearinghouses, credit reporting agencies, courts, or public records. A report from a consumer reporting agency may contain information as to creditworthiness, credit standing, credit capacity, character, general reputation, hobbies, occupation, personal characteristics, or mode of living.

### **What do we do with the information collected about you?**

If coverage is declined or the charge for coverage is increased because of information contained in a consumer report we obtained, we will inform you, as required by state law or the federal Fair Credit Reporting Act. We will also give you the name and address of the consumer reporting agency making the report. We may retain information about our former customers and may disclose that information to affiliates and non-affiliates only as described in this notice.

### **To whom do we disclose information about you?**

We may disclose all the information that we collect about you, as described above. We may disclose such information about you to our affiliated companies, such as:

- Insurance companies;
- Insurance agencies;
- Third party administrators;
- Medical bill review companies; and
- Reinsurance companies.

We may also disclose nonpublic personal information about you to affiliated and nonaffiliated third parties as permitted by law. You have a right to access and correct the personal information we collect, maintain, and disclose about you.

### **How to contact Us**

You may obtain a more detailed description of the information practices prescribed by law by contacting us at the address below. Remember to include your name, address, policy number, and daytime phone number.

Privacy Policy Coordinator  
Fairmont Speciality  
5 Christopher Way, 3<sup>rd</sup> Floor  
Eatontown, New Jersey 07724



## Disclosure Notice:

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Purchasing travel insurance is not required in order to purchase any other products or services offered by the Travel Retailer.

### **What A Travel Retailer May Do:**

Employees of a Travel Retailer may transact Travel Insurance on our behalf and under our direction, including:

1. Offering/disseminating information on our behalf, including brochures, buyer guides, descriptions of coverage, and price;
2. Referring specific coverage/feature/benefit questions to us;
3. Disseminating/processing applications for coverage, coverage selection forms, or other similar forms;
4. Collecting premiums on our behalf;
5. Receiving/recording information to share with us;

### **What A Travel Retailer May Not Do:**

The Travel Retailer's employees:

1. are not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance offered by the Travel Retailer; or
2. to evaluate the adequacy of a prospective insured's existing insurance coverage.

### **Definitions**

**"Travel Insurance"** means coverage for personal risks incidental to planned travel, including one or more of the following:

Interruption or cancellation of a trip or event;  
Loss of baggage or personal effects;  
Damage to accommodations or rental vehicles; or  
Sickness, accident, disability, or death occurring during travel.

The following are excluded from the definition of Travel Insurance: Major medical plans, which provide comprehensive medical protection for travelers on trips lasting 6 months or longer (e.g. working overseas, deployed military personnel, etc.). In some States, Damage waiver contracts that are part of a rental company's agreement. The phrase "damage waiver" or "collision damage waiver" cannot be used to describe travel insurance coverage, but the travel insurance contract may otherwise refer to "damage waiver" or "collision damage waiver" provided by a rental company.

**"We, Us or Our"** means Trip Mate, Inc.

**DISCLOSURE TO CALIFORNIA RESIDENTS: [1754(a)(7) & (8)]**

1. Purchasing travel insurance is not required in order to purchase any other product or service offered by the travel retailer.
2. Your travel retailer may not be licensed to sell insurance, and is therefore not qualified or authorized to:
  - a. Answer technical questions about the benefits, exclusions, and conditions of any of the insurance offered by the travel retailer.
  - b. Evaluate the adequacy of your existing insurance coverage.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provide you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

**DISCLOSURE TO DELAWARE RESIDENTS: [1772(2)a.7.]**

The insurance coverage may duplicate existing coverages you may have. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies, and other sources of protection.

**DISCLOSURE TO MARYLAND RESIDENTS: [10-122 (d)(1)(ii)(4)]**

This insurance coverage may duplicate certain provisions of insurance coverage already provided by your homeowner's, renter's or similar coverages or insurances, and that the purchase of travel insurance would make travel insurance primary to any other duplicate or similar coverage.



**Czech Republic**

Czech Republic

Exercise normal precautions in the Czech Republic.

... [\[READ MORE\]](#)

**Embassy  
Messages Alerts**

[The U.S. Embassy in Prague will be closed on Wednesday, December 5, 2018](#) Tue, 04 Dec 2018

[Security Alert – U. S. Embassy Prague, Czech Republic, May 3, 2018](#) Fri, 04 May 2018

[Demonstration Alert – U. S. Embassy Prague, Czech Republic, March 14, 2018](#) Wed, 14 Mar 2018

[Consular Services in Ostrava, March 20, 2018](#) Mon, 12 Mar 2018

[View Alerts and Messages Archive](#)

## Quick Facts

### PASSPORT VALIDITY:

Six months recommended,  
Three months beyond  
departure date from the  
Schengen area.

### VACCINATIONS:

None.

### CURRENCY RESTRICTIONS FOR ENTRY:

### BLANK PASSPORT PAGES:

2 pages required.

€10,000+ euros or equivalent  
must be declared.

### TOURIST VISA REQUIRED:

Not required for stays less  
than 90 days.

### CURRENCY RESTRICTIONS FOR EXIT:

€10,000+ euros or equivalent  
must be declared.

ALL +/-

## Embassies and Consulates

### U.S. Embassy Prague

Tržiště 15

118 01 Praha 1 - Malá Strana

Czech Republic

Telephone: + (420) 257-022-000

Emergency After-Hours Telephone: + (420) 257-022-000

Fax: + (420) 257-022-809

[ACSPrg@state.gov](mailto:ACSPrg@state.gov)



## Destination Description

See the Department of State's [Fact Sheet on the Czech Republic](#) for information on U.S.-Czech Republic relations.

## Entry, Exit and Visa Requirements

The Czech Republic (official short name: Czechia) is a party to the [Schengen Agreement](#). Visit the [Embassy of the Czech Republic's](#) website for the most current visa and entry requirement information and its [FAQ section](#) on Schengen visas.

- **Passports** should be valid for at least **six months beyond the arrival date into Schengen**, to avoid difficulties entering and traveling within the Schengen zone. For additional details about travel into and within Schengen countries, please see our [Schengen fact sheet](#).
- You may enter the Czech Republic for up to **90 days** for tourist, business, study and most other purposes (except work) without a visa. This is counted along with presence in all Schengen countries for up to 90 days out of any 180-day period.
- You will need a **visa for longer stays** or to **work for any period of time** in the Czech Republic. When a visa is required, submit your application to the nearest Czech diplomatic mission **at least 3-4 months in advance of traveling** to the Czech Republic. The U.S. Embassy cannot help speed up foreign visa applications.
- The Czech Government requires travelers to be able to show proof, upon request, of **sufficient finances** to cover the cost of a traveler's stay.
- You must also carry proof of a **valid medical insurance** policy contracted for payment of all costs for hospitalization and medical treatment while in the Czech Republic.

**HIV/AIDS RESTRICTIONS.** The U.S. Department of State is unaware of any HIV/AIDS entry restrictions for visitors to or foreign residents of the Czech Republic.

Find information on [dual nationality](#), [prevention of international child abduction](#) and [customs regulations](#) on our websites. For further information about customs regulations, please read our [customs information page](#).

## Safety and Security



Credible information indicates terrorist groups continue plotting possible attacks in Europe. European governments are taking action to guard against terrorist attacks; however, all European countries remain potentially vulnerable to attacks from transnational terrorist organizations.

**Strikes and Demonstrations** do occur in the Czech Republic, and authorities are generally well-prepared and handle disruptions in a professional manner. Protect your security, **avoid demonstrations** whenever possible, and bear in mind that even demonstrations intended to be peaceful may turn **violent**.

**Crime:** The Czech Republic generally has little crime. However, you should still take precautions against becoming a victim of crime.

**Emergencies:** dial 112

**Police:** dial 158

**Firefighters:** dial 150

**Rescue and First Aid:** dial 1

- **Pick-pocketing** is problematic, especially in major **tourist areas** in Prague. Criminals operate in professional, highly organized groups and may be armed with simple **weapons**, so avoid direct confrontation. Do not leave your belongings unattended. High-risk areas include:
  - public transportation,
  - the city center,
  - crowded areas and outdoor cafes.
- **Victims of sexual assault** report being drugged with rohypnol and other **"date rape"-type drugs**.
- Use caution when **accepting open drinks at bars or clubs**, and do not leave drinks unattended.
- **Pedestrian** traffic violations, such as jaywalking, may be enforced in Prague's city center. Discretionary **finest** range up to 2000 Czech crowns (about \$100) may be applied. Refusal to pay may lead to a court procedure and an even higher fine. Streetcars have the right of way over pedestrians at crosswalks.
- Casinos and gaming establishments are government-regulated, but some have been affiliated with, or attracted the interest of, organized crime.
- Conduct **currency exchanges** at reputable banks or legitimate money kiosks. Pay close attention to the exact rate offered for the amount you wish to exchange, as rates may vary widely for smaller



versus larger amounts and between different exchange offices. An offer to exchange currency by an unknown person on the street is most likely a **scam**.

- **ATMs** are widely available throughout major cities. Criminal organizations have used electronic "skimming" to steal card information and PIN numbers at some ATMs. Use ATMs at secure, monitored locations (commercial banks, large hotels, and the airport).
- **Auto thefts** and **break-ins** are common in the Czech Republic, especially in major cities. Use parking garages and anti-theft devices. Don't leave valuables in plain sight inside vehicles, as this significantly increases the possibility of theft.
- **Overcharging scams persist.** Verify charges paid with credit card are correct before signing for purchases, keep all receipts, and check your credit card accounts online to ensure correct billing.

See the [Department of State](#) and [FBI](#) pages for information on scams.

**Victims of Crime:** Report crimes to the local police by dialing 112, and contact the U.S. Embassy 24/7 at +(420) 257-022-000. Remember that local authorities are responsible for investigating and prosecuting the crime.

See our webpage on [help for U.S. victims of crime overseas](#).

We can:

- Help you find appropriate medical care
- Assist you in reporting a crime to the police
- Contact relatives or friends with your written consent
- Explain the local criminal justice process in general terms
- Provide a list of local attorneys
- Provide information on [victim's compensation programs in the United States](#)
- Provide an emergency loan for repatriation to the United States and/or limited medical support in cases of destitution
- Help you find accommodation and arrange flights home
- Replace a stolen or lost passport.
- Local resources available to victims of crime can be found at: Bílý Kruh Bezpečí (White Circle of Safety)

**Domestic Violence:** U.S. citizen victims of domestic violence may contact the Embassy for assistance.

**For further information:**

- Enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive security messages and make it easier to locate you in an emergency.
- Call us in Washington at 1-888-407-4747 toll-free in the United States and Canada or 1-202-501-4444 from other countries from

States and Canada 01 1-202-301-4444 from other countries from 8:00 a.m. to 8:00 p.m. Eastern Standard Time, Monday through Friday (except U.S. federal holidays).

- See the [State Department's travel website](#) for [Worldwide Caution, Travel Advisories](#).
- Follow us on [Twitter](#) and [Facebook](#).
- See [traveling safely abroad](#) for useful travel tips.

## Local Laws & Special Circumstances

**Criminal Penalties:** You are subject to local laws. If you violate local laws, even unknowingly, you may be expelled, arrested, or imprisoned. **Your U.S. passport won't help you avoid arrest or prosecution.**

Furthermore, some laws are also prosecutable in the United States, regardless of local law. For examples, see our website on [crimes against minors abroad](#) and the [Department of Justice](#) website.

### SPECIAL CIRCUMSTANCES:

- Ensure the security of your passport to prevent incidents of pick-pocketing or theft.
- Carry your passport at all times. Czech Police, customs, or immigration officials can request to see your passport at any time, as the U.S. has no other form of national identification. You may be fined if you fail to produce your passport.
- Keep a **copy of your passport** bio data page (and pages with valid visas) in a safe place separate from the passport itself.
- Czech **customs** authorities enforce **strict regulations** concerning temporary import or export of items such as firearms, antiquities, medications, business equipment, etc. Contact the [Embassy of the Czech Republic in Washington, D.C.](#), for further customs guidance. The U.S. Embassy cannot help clear goods through Czech Customs or advise on what items can or cannot be imported to the Czech Republic.

**Arrest Notification:** If you are arrested or detained, ask police or prison officials to notify the U.S. Embassy immediately. See our [webpage](#) for further information.

- The sale, possession, or use of **illicit drugs** is against the law in the Czech Republic.
- The Czech Republic has a strictly enforced, zero-tolerance policy for **drinking and driving**.
- Local police can require you to produce identification to establish your identity upon request and submit you to further questioning.

**Faith-Based Travelers:** See our following webpages for details:



- [Faith-Based Travel Information](#)
- [International Religious Freedom Report](#)
- [Human Rights Report](#)
- [Hajj Fact Sheet for Travelers](#)
- [Best Practices for Volunteering Abroad](#)

**LGBTI Travelers:** There are no legal restrictions on same-sex sexual relations or the organization of LGBTI events in Czech Republic. Outside of Prague, particularly in small towns, such relations or events are less accepted. LGBTI travelers should use **discretion** when traveling in these areas. See our [LGBTI travel information](#) page and section six of the [Department of State's Human Rights Report](#) for further details.

**Persons with Mobility Issues.** While in the Czech Republic, individuals may find accessibility and accommodation very different from what you find in the United States. The law prohibits discrimination against persons with disabilities in employment, education, access to health care, and the provision of other state services. The government generally enforces these provisions.

- Many buses and streetcars—especially in Prague—are configured for special needs access.
- 72 percent of Prague's metro stations are accessible to persons with disabilities, and work to expand barrier-free access is ongoing.
- Taxi services for persons with limited mobility exist. There are several companies offering such services in Prague, and some service areas outside Prague.
- Much of the center of Prague, most interesting to tourists, was built centuries ago with narrow cobblestone streets that may make accessibility difficult or impossible.
- Accessibility outside of Prague is generally less available.

**Students:** See our [Students Abroad](#) page and [FBI travel tips](#)<sup>27</sup>.

**Women Travelers:** While the incidence of sexual assault is statistically low, attacks do occur.

- Be aware of "**date-rape**" drugs, including GHB and liquid ecstasy.
- Be cautious in bars and clubs where alcohol is served. Leaving your **drink unattended** or accepting a drink from a stranger can lead to serious consequences.

See our travel tips for [women travelers](#).

## Health



Prague has **adequate** Western-style medical clinics with English-speaking doctors and dentists, but its system is organized differently than in the United States. Though central emergency rooms exist in most hospitals, patients are often sent to a specialty clinic to treat specific medical conditions. Family practices like those in the United States are mostly in larger cities.

- All major hospitals accept **credit cards** or cash as a method of payment. Private specialists usually expect **cash**, though some private facilities accept credit cards.
- **Ambulance** services are on par with those in the United States. Response time is usually less than 15 minutes. Ambulance companies generally expect **payment** at the time of service.
- If you plan to **camp or hike** in long grass or woodlands from March to October, you run the risk of both **tick-borne encephalitis** and **Lyme** disease. While there is a vaccine for encephalitis, no vaccine exists for Lyme disease. Use insect repellent and proper clothing as extra protection.
- U.S. **living wills** stipulating no exceptional interventions to prolong life **are not honored** in the Czech Republic due to laws against euthanasia.

General suggestions and information:

- **Obtain supplemental insurance to cover medical evacuation.**
- The U.S. Government does not pay medical bills. **Medicare** does not apply overseas.
- Carry **prescription medication** in original packaging, along with your doctor's prescription. The Czech Embassy website has more information on what medications can be brought to the Czech Republic<sup>↗</sup>.
- Make sure your **health insurance** plan provides **coverage overseas**. You must have sufficient health insurance to enter Schengen countries. See our webpage for more information on insurance providers for overseas coverage.
- Be up to date on all **vaccinations**<sup>↗</sup> recommended by the U.S. Centers for Disease Control and Prevention.

For further health information, go to:

- World Health Organization<sup>↗</sup>
- U.S. Centers for Disease Control and Prevention<sup>↗</sup> (CDC)

## Travel and Transportation





**Road Conditions and Safety:** We strongly recommend that you **familiarize yourself** with both the traffic laws of the Czech Republic to avoid fines, detention, or potential imprisonment.

- On two-lane roads and in small towns, drivers will encounter uneven surfaces, roads in poor condition, irregular lane markings, and unclear sign placements.
- Pay special attention when **driving on cobblestones** and among **streetcars** in historic city centers, especially in wet or icy conditions.

#### **Traffic Laws:**

- To drive in the Czech Republic, visitors must have an **International Driving Permit (IDP)**, available from AAA in the United States, to accompany a U.S. driver's license. Failure to have an IDP with a valid license may result in an additional fine if stopped for a traffic offense, or **denial of an insurance claim** after an accident.
- There is a **zero-tolerance** policy for **driving under the influence of alcohol**. Police can use breathalyzers on drivers stopped for any reason. Driving with any detected alcohol in the body, however slight, is **illegal** and usually leads to immediate fines and possible criminal proceedings.
- Czech law requires the use of **headlights** at all times.
- A **toll sticker** is required for all cars to drive legally on major **highways**. For more information, visit [the official Czech highway toll website](#).
- All **private cars**, including those of foreign visitors, must carry **additional safety gear**, including reflective jackets, triangles, and a first aid kit.
- Using hand-held **cell phones** while driving is **prohibited**.
- Streetcars always have the right of way over other vehicles and pedestrians, including at crosswalks.

**Public Transportation:** Public transportation in the Czech Republic is generally very good. There are extensive intercity train and bus networks, and larger cities have high-quality urban mass transit systems. Information on tickets and pricing within Prague can be found [here](#).

- Passengers on public transportation must **buy a ticket prior to boarding and validate it upon boarding** to avoid being fined. Tickets must be **validated** by inserting it into a validator found inside trams and buses and in the entry halls of Metro stations.
- In Prague, tickets can be purchased at newspaper stands and post offices and from vending machines at all metro stations and at major tram stops. Tickets can also be purchased by text message on a mobile phone on a Czech network, but the traveler must have received the reply message with the ticket before entering a tram,

bus, or metro station.

- Travelers may encounter **plain-clothes ticket inspectors** wearing small metal badges with "Přepavní Kontrola" on them at any time. **Fines** for failure to have a validated ticket range from 50 to 1500 CZK. In Prague, the usual fine is 800 CZK if paid on the spot or within 15 days. Inspectors should provide a receipt for on-the-spot payments.
- Trams always have the right of way over pedestrians, including at crosswalks.
- **Legitimate taxis** are clearly marked, and the Embassy strongly recommends calling for a taxi rather than hailing one on the street. If calling is not possible, visitors should get taxis at clearly marked "**Fair Place**" stands. The potential for **substantial overcharging** in taxis exists, particularly in tourist areas. Agree on a **price** in advance or ensure the driver is using the **meter**. Mobile applications for transportation sharing are legal and functional in some Czech cities.

Please refer to our [road safety page](#) for more information. Also, we suggest that you visit the website of the [Czech Republic's national tourist office](#) and the [Ministry of Transport](#).

**Aviation Safety Oversight:** The U.S. Federal Aviation Administration (FAA) has assessed the Government of Czech Republic's Civil Aviation Authority as being in compliance with International Civil Aviation Organization (ICAO) aviation safety standards for oversight of the Czech Republic's air carrier operations. Further information may be found on the [FAA's safety assessment page](#).

## Fact Sheet

[Please see Fact Sheet for this country/area.](#)

## International Parental Child Abduction

Review information about International Parental Child Abduction in [Czech Republic](#). For additional IPCA-related information, please see the [International Child Abduction Prevention and Return Act \(ICAPRA\)](#) report."

Last Updated: April 26, 2018



**Germany**

Federal Republic of Germany

Exercise increased caution in Germany due to terrorism.

... [\[READ MORE\]](#)

**Embassy Alerts  
Messages**

[U.S. Consulate Munich – Weather Alert – High Avalanche](#)

[Danger](#) Thu, 10 Jan 2019

[Security Alert: U.S. Mission Germany](#) Fri, 07 Dec 2018

[Demonstration Alert – U.S. Embassy Berlin, Germany/U.S. Consulate](#)

[General Frankfurt, Germany/U.S. Consulate General Dusseldorf,](#)

[Germany](#) Thu, 27 Sep 2018

[Demonstration Alert – U. S. Consulate General Frankfurt,](#)

[Germany](#) Sat, 18 Aug 2018

[View Alerts and Messages Archive](#)

## Quick Facts

### PASSPORT VALIDITY:

Six months beyond planned date of departure from the Schengen area

### VACCINATIONS:

None

### CURRENCY RESTRICTIONS FOR ENTRY:

### BLANK PASSPORT PAGES:

Two pages

€10,000 euros or equivalent

### TOURIST VISA REQUIRED:

Not required for stays under 90 days.

### CURRENCY RESTRICTIONS FOR EXIT:

€10,000 euros or equivalent

ALL +/-

## Embassies and Consulates

### U.S. Embassy Berlin

Clayallee 170,  
14191 Berlin  
Germany  
Telephone: +(49) (30) 8305-1200  
Emergency After-Hours Telephone: +(49) (30) 8305-0  
Fax: +(49) (30) 8305-1215  
Email: [ACSBerlin@state.gov](mailto:ACSBerlin@state.gov)

### Consulates

### U.S. Consulate General Frankfurt

Giessener Str. 30  
60425 Frankfurt am Main



**00433 Frankfurt am Main****Federal Republic of Germany**

**Telephone:** +(49) (69) 7535-2100 (routine calls, 2-4 p.m. Monday-Friday, except on U.S. and German holidays, and the last Thursday of each month.)

**Emergency After-Hours Telephone:** +(49) (69) 7535-0

**Fax:** +(49) (69) 7535-2252

Passport, Consular Report of Birth Abroad, and Citizenship:

[FrankfurtPassports@state.gov](mailto:FrankfurtPassports@state.gov)

All other questions: [GermanyACS@state.gov](mailto:GermanyACS@state.gov)

**U.S. Consulate General Munich**

Koeniginstrasse 5

80539 Munich

Federal Republic of Germany

**Telephone:** +(49) (89) 2888-0

**Emergency After-Hours Telephone:** 089-2888-0

**Fax:** +(49) (89) 280-9998

**Email:** [ConsMunich@state.gov](mailto:ConsMunich@state.gov)

**U.S. Consular Agent - Bremen**

Flughafenallee 18, 4th Floor

28199 Bremen

Federal Republic of Germany

The U.S. Consular Agency in Bremen is closed until further notice.

**Telephone:** Please contact the U.S. Embassy in Berlin: +(49) (30) 8305-1200

**Emergency After-Hours Telephone:** Please contact the U.S. Embassy in Berlin: +(49) (30) 8305-0

**U.S. Consulate General Hamburg**

Alsterufer 27/28

20354 Hamburg

Federal Republic of Germany

**Telephone:** (040) 411-71-100

**Emergency After-Hours Telephone:** Please contact the U.S. Embassy in Berlin: +(49) (30) 8305-0

**Fax:** (040) 411-71-222

Consular services are only provided at the Consulate General in Hamburg through periodic visits by consular staff from Berlin.

**U.S. Consulate General Leipzig**

Wilhelm-Seyffferth-Str. 4

04107 Leipzig

Federal Republic of Germany

**Telephone:** (0341) 213-84-0

**Emergency After-Hours Telephone:** Please contact the U.S. Embassy in Berlin: +(49) (30) 8305-0

**Fax:** (0341) 213-84-75

Consular services are only provided at the Consulate General in Leipzig

through periodic visits by consular staff from Berlin.

**U.S. Consulate General Dusseldorf**

Willi - Becker - Allee 10

40227 Duesseldorf

Federal Republic of Germany

Telephone: (0211) 788 - 8927

Emergency After-Hours Telephone: Please contact the Consulate in Frankfurt: +(49) (69) 7535-0

Fax: (0211) 788 - 8938

Consular services are only provided at the Consulate General in Dusseldorf through periodic visits by consular staff from Frankfurt.

## Destination Description



See the Department of State's [Fact Sheet on Germany](#) for information on U.S. - Germany relations.



## Entry, Exit and Visa Requirements



Visit the [German Embassy in Washington D.C.](#) website for the most current visa information.

Germany is a party to the Schengen Agreement. U.S. citizens may enter Germany for up to 90 days for tourist or business purposes without a visa. Your passport should be valid for at least six months beyond the period of stay. This regulation is strictly enforced in Germany. You need sufficient funds and a return airline ticket. For additional details about travel into and within Schengen countries, please see our [Schengen fact sheet](#).

If you are transiting Germany en route to other countries, know all entry and exit requirements for your final destination. Incorrect documentation might cause you to be denied boarding for your connecting flight. Travelers have also been delayed or refused entry to the Schengen zone for missing an onward non-tourism visa for their stay in another country - even if the appropriate visa is available upon arrival in the traveler's final Schengen country. If you are denied boarding for either of these reasons, you will need sufficient funds and a return airline ticket or an itinerary that does not require entry into the Schengen zone.

The U.S. Department of State is unaware of any HIV/AIDS entry restrictions for visitors to or foreign residents of Germany.

Find information on [dual nationality](#), [prevention of international child abduction](#) and [customs regulations](#) on our websites.

## Safety and Security



Credible information indicates terrorist groups continue plotting possible attacks in Europe. European governments are taking action to guard against terrorist attacks; however, all European countries remain potentially vulnerable to attacks from transnational terrorist organizations.

Demonstrations occur regularly in Germany. Large, public demonstrations take place for a variety of political and economic issues. Demonstrations tend to take place on politically significant holidays like German Labor Day (May 1) and during international summits hosted in Germany. Demonstration organizers must obtain prior police approval, and police routinely oversee participants.

Even demonstrations intended to be peaceful can turn confrontational and possibly escalate into violence. Avoid areas around protests and

demonstrations.

Check local media for updates on the situation and traffic advisories.


**Crime:** Violent crime is rare in Germany, but can occur, especially in larger cities or high-risk areas such as on large metropolitan subway systems and in train stations, primarily during late night or early morning hours. Most incidents of street crime involve the theft of unattended items and pick-pocketing. Pay close attention to your valuables at all times.

Be cautious and aware of your surroundings.

U.S. citizens should exercise caution when congregating in known expatriate hangouts.

Hooligans, most often drunken "skinheads," have harassed and attacked perceived foreigners or members of rival groups. Seemingly racially-motivated assaults (because of a "foreign" appearance) against U.S. citizens have occurred. This could be further exacerbated by the arrival of more than one million refugees to Germany since 2015.

Don't buy counterfeit and pirated goods, even if they are widely available. They are illegal to bring back into the United States, and you could also be breaking local law.

See the [Department of State](#) and the [FBI](#)  pages for information on scams.

### **Victims of Crime:**

Report crimes to the local police: in an emergency dial 112 for ambulance and 110 for the police and contact the U.S Embassy at +(49)(30) 8305-0 or the nearest U.S. Consulate.

Remember that local authorities are responsible for investigating and prosecuting crimes.

See our webpage on [help for U.S. victims of crime overseas](#).

We can:

- help you find appropriate medical care
- assist you in reporting a crime to the police
- contact relatives or friends with your written consent
- explain the local criminal justice process in general terms
- provide a list of local attorneys
- provide our information on [victim's compensation programs in the U.S.](#) provide information on [victim's compensation and support in Germany](#).
- provide an emergency loan for repatriation to the United States and/or limited medical support in cases of destitution
- help you find accommodation and arrange flights home



- replace a stolen or lost passport

We also maintain information on our website on how to report child abuse situations to the local authorities.

**Domestic Violence:** U.S. citizen victims of domestic violence may contact the Embassy for assistance.

**For further information:**

- Enroll in the Smart Traveler Enrollment Program (STEP) to receive security messages and make it easier to locate you in an emergency.
- Call us in Washington at 1-888-407-4747 toll-free in the United States and Canada or 1-202-501-4444 from other countries from 8:00 a.m. to 8:00 p.m. Eastern Standard Time, Monday through Friday (except U.S. federal holidays).
- See the State Department's travel website for Worldwide Caution and Travel Advisories.
- Follow us on Twitter<sup>↗</sup> and Facebook<sup>↗</sup>.
- See traveling safely abroad for useful travel tips.

## Local Laws & Special Circumstances



**Criminal Penalties:** You are subject to local laws. If you violate local laws, even unknowingly, you may be expelled, arrested, or imprisoned.

Furthermore, some laws are also prosecutable in the U.S., regardless of local law. For examples, see our website on crimes against minors abroad and the Department of Justice<sup>↗</sup> website.

**Arrest Notification:** If you are arrested or detained, ask police or prison officials to notify the U.S. Embassy immediately. See our webpage for further information.

**Special Circumstances:** Germany has strict customs regulations concerning:

- Temporary importation or exportation of firearms
- Military artifacts (particularly those of World War II)
- Antiques
- Medications/pharmaceuticals
- Business equipment

Under German law it is also illegal to bring into or take out of Germany any literature, music, or paraphernalia that glorifies fascism, the Nazi past, or the "Third Reich."

Contact the German Embassy in Washington or one of the German consulates in the United States for specific information regarding customs requirements.

Credit cards are not as widely accepted in Germany as they are in the United States. However, ATMs are widely available throughout Germany.

Carry identification with you at all times.

**Faith-Based Travelers:** See our following webpages for details:

- [Faith-Based Travel Information](#)
- [International Religious Freedom Report](#) – see country reports
- [Human Rights Report](#) – see country reports
- [Hajj Fact Sheet for Travelers](#)
- [Best Practices for Volunteering Abroad](#)

**LGBTI Travelers:** There are no legal restrictions on same-sex sexual relations or the organization of LGBTI events in Germany. Same-sex marriage is available in Germany. The LGBTI community is protected by federal anti-discrimination laws and LGBTI Pride events are officially encouraged by most large city governments, including those in Berlin, Cologne, Hamburg, Frankfurt, and Munich.

See our [LGBTI Travel Information](#) page and section 6 of our [Human Rights report](#) for further details.

**Travelers Who Require Accessibility Assistance.** Individuals with disabilities may find accessibility and accommodation different from the United States. Many existing buildings and public transportation systems are less adapted to individuals with disabilities.

- Check your hotel or destination to learn more about options to accommodate disabled traveler needs before visiting Germany.
- The [German Hotel and Restaurant Association](#) <sup>☞</sup> (DEHOGA) and the [German Hotel Association](#) <sup>☞</sup> (IHA) maintain directories of accessible accommodations.
- German airports and [Lufthansa](#) <sup>☞</sup> offer services for disabled travelers.
- German National Railway, [Deutsche Bahn](#) <sup>☞</sup>, maintains a mobility resource webpage.
- You can find more information on accessibility by visiting the [German National Tourist Board](#) <sup>☞</sup> website.

**Students:** See our [Students Abroad](#) page and [FBI travel tips](#) <sup>☞</sup>.

**Women Travelers:** See our travel tips for [Women Travelers](#).



## Health



Germany has good medical care and facilities. If you are not a resident of Germany, doctors and hospitals may expect immediate payment in cash. Most doctors, hospitals, and pharmacies do not accept credit cards.

**We do not pay medical bills.** Be aware that U.S. Medicare does not apply overseas.

**Medical Insurance:** Make sure your health insurance plan provides coverage overseas or purchase travel insurance for this purpose. Most care providers overseas only accept cash payments. See our webpage for more [information on insurance providers for overseas coverage](#).

We strongly recommend [supplemental insurance](#) to cover medical evacuation.

If traveling with prescription medication, check with the [German Government](#) to ensure the medication is legal in Germany. Due to Germany's strict customs regulations you are not allowed to receive prescription medication by mail without special permission. For more information please visit the [German customs](#) website regarding medicine. Always, carry your prescription medication in original packaging with your doctor's prescription.

**Vaccinations:** Be up-to-date on all [vaccinations](#) recommended by the U.S. Centers for Disease Control and Prevention.

### Further health information:

- [World Health Organization](#)
- [U.S. Centers for Disease Control and Prevention](#) (CDC)

## Travel and Transportation



**Road Conditions and Safety:** Road conditions in general are excellent but can differ from those in the United States. Exercise caution while traveling on older roads in eastern Germany.

If you hold a valid U.S. driver's license you can drive in [Germany for up to six months](#) without acquiring a German driver's license. Traffic signs differ from those in the United States. Basic information about road signs in Germany is available [here](#).

Driver error is a leading cause of accidents involving U.S. citizen motorists in Germany.

Speed limits are posted on large stretches of the highway, on Autobahn in urban areas and when the road has many curves. While high speeds permitted on Autobahn, adverse weather conditions and unfamiliar road markings pose significant hazards.

**Bicycles:** German streets and sidewalks have dedicated bike lanes. Bicycles have priority use of bike lanes over pedestrians and automobiles. Bicyclists also have priority over cars when turning onto side streets. If you are driving, check whether a bicyclist is approaching from either direction before attempting to enter side streets, even when the light is in your favor.

You will be held responsible for any injury or damage caused if you turn into a side street and hit a bicyclist using a marked bike lane. If you are walking, watch for bicyclists before crossing or stepping into bike lanes.

**Traffic Laws:** Except on priority roads, vehicles coming from the right have the right-of-way. It is generally illegal in Germany to pass vehicles on the right. It is illegal to operate a vehicle if the blood alcohol level is 0.05% or higher. You may be fined and your driver's license may be suspended for specified periods of time depending upon the gravity of each violation.

It is illegal to use your cell phone while driving in Germany. For more information, please visit the U.S. embassy's webpage on [driving in Germany](#).

**Public Transportation:** Germany has an extensive and safe public transportation network consisting of buses, streetcars, trains, and subways. Metered taxis are also prevalent throughout Germany, although taxis generally do not accept credit cards. Use common sense safety practices such as guarding valuables and remaining aware of your surroundings on all public transportation.

See our [Road Safety page](#) for more information. Visit the website of Germany's [national tourist office](#) and national authority responsible for [road safety](#).

**Aviation Safety Oversight:** The U.S. Federal Aviation Administration (FAA) has assessed the government of Germany's Civil Aviation Authority as being in compliance with International Civil Aviation Organization (ICAO) aviation safety standards for oversight of Germany's air carrier operations. Further information may be found on the [FAA's safety assessment page](#).


**Maritime Travel:** Mariners planning travel to Germany should also check for U.S. maritime advisories and alerts at [www.marad.dot.gov/msci](#). Information may also be posted to the U.S. Coast Guard homeport website (<https://homeport.uscg.mil>), and the NGA broadcast warnings website <https://msi.nga.mil/NGAPortal/MSI.portal> select "broadcast warnings"



## Fact Sheet

Please see Fact Sheet for this country/area.

## International Parental Child Abduction

Review information about International Parental Child Abduction in Germany. For additional IPCA-related information, please see the International Child Abduction Prevention and Return Act (ICAPRA)  report."

Last Updated: June 18, 2018