

# Total "AVOK" Vacation Security

PROTECT YOUR VACATION INVESTMENT WITH OUR COMPREHENSIVE 3-PART PLAN

## CHARTER AND LAND ONLY COVERAGE

4 nights or less from **\$49<sup>99</sup>** per person | 5-14 nights from **\$69<sup>99</sup>** per person

## SCHEDULED AIR COVERAGE

1-10 nights from **\$99<sup>99</sup>** per person

**NEW!** Effective July 2007\*

- Cash Back Option
- First Child Free
- Coverage for Non-Refundable Scheduled Air
- Enhanced Post-Departure Coverage

**AVOK Total Vacation Security Package must be purchased no later than the close of the following business day after you guarantee your booking.**

- 1) Apple Vacations' Best Price Guarantee** — If we advertise a discount on the exact same vacation that you have booked (same date, flight, fare class, duration of stay, hotel, and room category), you can **claim the savings** prior to departure. This does not apply to Air Only, Square Deals, special packages and booking date-restricted sales.
  - 2) Apple Vacations' Pre-Departure Cancellation/Change Waiver** (Not applicable on non-refundable or non-transferable hotel promotions.) **This plan allows you to cancel or change your vacation up to the scheduled time of departure (except for "no shows" and any passengers cancelling as a result of denied boarding on the day of departure).** When a cancellation is made during a penalty period your **charter/land only cancellation penalty will be refunded in Apple Vacations' travel certificates** (redeemable through the original booking agency), with the balance of the refund made in the original form of payment. **The entire refund will be in original form of payment if the passenger purchased the "cash back" option at time of booking for an additional \$30 per person. The AV-OK plan payment will be deducted from any refund.** Apple Vacations travel certificates may be used like cash when purchasing an Apple Vacation, are valid for one year, are non-refundable and non-transferable (issued only in the name of the passenger who cancelled) and may not be redeemed for cash. Apple Vacations' amendment fees are waived under this coverage. **Scheduled airfares including non-refundable airfares and airline penalties are now covered, with all refunds made in the original form of payment.**
- Please note: This coverage is non-transferable and must be re-purchased/re-activated if you want to have coverage on certain amended bookings. Name changes require full re-purchase of AV-OK. Departure date, gateway, fare class, duration or destination changes require re-activation at a fee of \$25 per person (charter/land only) or **\$45 per person (scheduled air)**. If the number of individuals occupying a room changes, remaining travelers will be responsible for additional costs incurred as a result of a change in the per person occupancy rate. **Free Child Pricing: The first child (ages 2-12) receives the AV-OK Plan Coverage for free when traveling with two covered adults on charter air. If there are two or more qualifying children on a charter air booking, the savings is prorated between all the qualifying children. Additional adults on the booking do not generate more free children.**
- 3) Apple Vacations' Tour Guard Travel Insurance Plan** — **Post-Departure Trip Interruption, Travel Delay, Baggage and more!** Interrupt your Apple vacation due to a covered reason such as Injury, Sickness, death, or Other Covered Events (including up to \$100 per day to a maximum of \$500 for a delayed arrival on your Trip due to cancellation of arrangements by an airline as a result of bad weather) and your travel investment will be reimbursed. It happens, an emergency or sickness causes people to interrupt their trip. Because these events can occur, we have arranged for a high-quality, travel insurance plan offered by Trip Mate that will protect your vacation investment, your belongings and most importantly you. This plan also covers you even if you must interrupt your trip due to a pre-existing medical condition and you are not disabled from travel at the time of your Plan payment. You will receive a "Certificate of Coverage" with your travel documents, which provides complete details of the Plan, including conditions, exclusions and limitations (these brochures are also available at any time from your Travel Agent). Plan payments are non-refundable and non-transferable.

**Note: Apple's Best Price Guarantee and Pre-departure Cancellation/Change Waiver is NOT applicable for Groups of 10 or more people, ski packages, Europe, Belize and select Caribbean islands (see your travel agent). The Tour Guard Travel Insurance Plan IS available and includes a Pre-Departure Cancellation benefit as described below.**

## TOUR GUARD TRAVEL INSURANCE PLAN

**Post-Departure Trip Interruption**—If you must interrupt your Trip after departure due to a covered Injury, Sickness, or death - your own or that of a Traveling Companion or a member of the Immediate Family, or for Other Covered Events, as defined, you will be reimbursed for the unused, non-refundable land or water arrangements, and the additional transport charges paid to return home or to rejoin your Trip (limited to economy one-way airfare, or first class only, if your original tickets were in first class). Coverage is limited to the value of your original vacation package price.

**Travel Delay—\$500** Provides up to \$100 per day (maximum \$500) for reasonable accommodation and traveling expenses until travel is possible if you are delayed for more than 12 hours due to a covered reason such as common carrier delay; Injury, Sickness or death of you or your Traveling Companion; quarantine; loss of passport, travel documents or money; or natural disaster.

**Medical Expense/Emergency Assistance**—Provides reimbursement up to \$25,000 for reasonable and customary medical expenses incurred within 365 days of a covered Injury or Sickness which occurs while on your Trip; emergency dental treatment received during your Trip; up to \$50,000 for the cost of emergency transport to home or an appropriate Hospital, including escort expense (both, if deemed necessary by the attending Physician) for a covered Injury or Sickness which occurs while on your Trip; or the cost of homeward carriage if deceased.

**Access Your Medical Records Online** — With our exclusive Global XPI Service, you can assure that your most important medical records are available to you or any Physician chosen by you, anytime, anywhere in the world, quickly, wherever internet access is available. Register at your convenience at [www.globalxpi.com](http://www.globalxpi.com) or call toll-free 1-800-379-9887. It's free during your insured Trip! Program Code: 430

**Accidental Death & Dismemberment—\$10,000** These benefits are paid if loss occurs within 365 days of a covered Injury which occurs while on your Apple vacation.

**Baggage and Personal Effects—\$1,000** Coverage for direct physical loss or damage to your Baggage, passports, or visas while on your Trip. A \$500 maximum limit applies to jewelry, gems, watches, cameras and camera equipment, and furs - a \$250 per article limit applies to all other items. If, while on your Trip, your Baggage is delayed for 24 hours or more, the plan will pay up to \$100 for the purchase of necessary additional clothing and personal articles.

**PRE-DEPARTURE CANCELLATION—THIS BENEFIT ONLY APPLIES TO GROUPS OF 10 OR MORE PEOPLE, SKI PACKAGES, EUROPE, BELIZE AND SELECT CARIBBEAN ISLANDS NOT COVERED UNDER APPLE VACATIONS' PRE-DEPARTURE CANCELLATION WAIVER**

If you have to cancel or interrupt your Trip due to a covered Injury, Sickness, or death - your own or that of a Traveling Companion or a member of the Immediate Family - you will be reimbursed up to the Apple Vacations Trip Cost for: cancellation charges imposed on travel arrangements provided by Apple Vacations if you cancel before departure.

## TOUR GUARD COVERAGE TERMS AND CONDITIONS

The "Certificate of Coverage" defines Traveling Companion as a person whose name appears with yours on the same Trip arrangement and who, during the Trip, will share accommodations with you in the same room, cabin, condominium unit, apartment unit, or other lodging; Immediate Family Member as the following relatives - yours or those of your Traveling Companion - spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Care Giver, Domestic Partner, foster-child, or ward; and Sickness as an illness or disease of the body which requires treatment of a Physician. Sickness of you, a Traveling Companion, Immediate Family Member or Business Partner must commence while this plan is in effect for you.

This plan does not cover a loss that results from an illness, disease or other condition (of you, an Immediate Family Member, Traveling Companion or Business Partner), event or circumstance which occurs at a time when this plan is not in effect for you.

**Certain exclusions and limitations apply and are detailed in the "Certificate of Coverage"**. For example, coverage does not apply to: a Sickness or condition of you, a Traveling Companion or Immediate Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if you purchase coverage within 7 days of your initial deposit/payment for your Trip, and you are not disabled from travel when you make your plan payment), suicide, normal pregnancy, war or any act of war; mental or nervous disorders.

This is a brief description of the plan. For further information ask for the Certificate of Coverage which fully details the coverages, provisions, limitations and exclusions of the insurance offered and is available to you, upon request, at anytime prior to your purchase of the plan. We urge you to obtain and carefully examine this important document.

## CLAIM PROCEDURES

To make a **change** to your existing booking, to **"claim the savings"** per Apple's Best Price Guarantee or to **cancel your vacation** prior to departure, **contact your travel agent** who will notify Apple Vacations. **For all post-departure travel insurance claims** (and for pre-departure cancellation claims for groups of 10 or more people, ski packages, Europe, Belize and select Caribbean islands not covered under Apple Vacations' Pre-Departure Cancellation Waiver) **contact Trip Mate at 1-866-389-5378 or write to them at Trip Mate, 9225 Ward Parkway, Suite 200, Kansas City, MO 64114.** The Tour Guard Travel Insurance Plan is underwritten by Stonebridge Casualty Insurance Company, Columbus, OH. 46403

\*Effective on new bookings made July 9, 2007 and after.

