

IMPORTANT: THIS IS A PLAN SUMMARY. TO OBTAIN YOUR FULL PLAN DETAILS AND INSURANCE POLICY PLEASE GO TO:
<http://bit.ly/alpine-adventures-travel-protection> OR CALL APRIL TRAVEL PROTECTION AT 1-800-498-9540.



ALPINE ADVENTURES TRAVEL PROTECTION PLAN
Provided by April Travel Protection

This brochure provides a broad overview of your policy provisions and does not revise or amend the policy. Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and endorsements thereto. Policies are administered by Arch Insurance Solutions, 1-877-722-1959, CA License #0118111. Your policy is the contract that specifically and fully describes your coverages. Certain restrictions and exclusions apply and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions.

Consumer disclosures: <http://alpineadventures.archinsurancesolutions.com/disclosures>

Benefits	Maximum Benefit Limit	Description	Notes
Trip Cancellation	Trip Cost	Reimbursement for the unused non-refundable pre-paid payments or deposits for the travel arrangements you purchased for Your Trip when you cancel for a covered unforeseen reason*.	Available up to a Trip Cost maximum of \$25,000 per person. Additional Trip Cancellation Benefits: <ul style="list-style-type: none"> Up to \$300 for the reissue fee charged by airlines to change tickets. Single Occupancy coverage for costs incurred as the result of a change in the per person occupancy rate if your Traveling Companion's Trip is cancelled or interrupted for a covered Unforeseen reason.
Trip Interruption and Delayed Arrival	150 % of Trip Cost	In the event the trip is cut short for a covered unforeseen reason, this benefit covers the additional airfare costs to return home and any unused, pre-paid nonrefundable payments or deposits for your travel arrangements*.	Available up to a Trip Cost maximum of \$25,000 per person.
Itinerary Change	\$250	Reimbursement for Your unused non-refundable event or activity if Your Travel Supplier makes a change to Your Trip.	The event or activity must be prepaid before departure, scheduled and no comparable activity rescheduled during the Trip.
Missed Connection	\$250	Reimbursement for additional transportation costs and prepaid unused travel arrangements if your arrival at your trip departure is delayed for 3 or more hours.	Coverage is available if you miss your trip departure due to any delay of a common carrier and documented weather conditions.
Trip Delay	\$1,000	Assists with additional travel expenses incurred during a 6+ hour delay for a covered reason* up to \$200 per day.	This includes hotel, meals and local transportation.
Sports Coverage	\$1,000	Provides coverage for the costs of pre-paid lift tickets, green fees, equipment rentals and lessons.	Benefit is available when Your Trip is cancelled or interrupted due to a covered Unforeseen reason.
Accidental Death & Dismemberment	\$10,000	Pays a percentage of the maximum benefit amount if a loss occurred as a result of an accidental injury or death during a trip.	A table of losses is located in the policy.

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Emergency Accident and Sickness Medical Expense	\$50,000	Provides coverage for covered emergency medical expenses* such as an accidental injury or illness that strikes while on your trip.	Includes a \$50 deductible and a \$750 dental sublimit (applicable to natural teeth only).
Medical Evacuation and Repatriation of Remains	\$500,000	Offers protection in the event that emergency medical care is needed and an emergency evacuation to a better level of care is required. Also covers the costs associated with returning remains home in the event of a tragedy.	All evacuation or repatriation of remains arrangements must be made through the travel assistance services listed below.
Political or Security Evacuation	\$100,000	In the event of a covered Political or Security Event, we will pay for all reasonable evacuation expenses incurred for Your transportation to the nearest safe haven.	Evacuation must occur within 7 days of any Political or Security Event.
Baggage and Personal Effects	\$2,500	Reimbursement for permanently lost, stolen, damaged or destroyed baggage or personal effects, including passports and visas.	Per Article Limit is \$500 Combined Article Limit is \$500
Sports Equipment Rental	\$1,000	Assists with costs from renting replacement sports equipment if your equipment is lost, stolen, damaged, destroyed or delayed by a Common Carrier.	Your sports equipment must be delayed for 6 hours or more during your Trip for the reasons covered under the Baggage benefit.
Baggage Delay	\$1,500	Covers expenses not otherwise covered by a common carrier, hotel or travel supplier for personal effects if checked baggage is delayed or misdirected.	After a 12+ hour delay at destination other than your return destination.

*For a list of covered reasons and expenses, please call April Travel Protection at 1-800-498-9540 or view policy details online at <http://bit.ly/alpine-adventures-travel-protection>.

IMPORTANT PROVISIONS IN YOUR POLICY:

- You must advise the Travel Supplier and Us as soon as possible in the event of a claim. We will not pay benefits for any additional charges incurred that would not have been charged had You notified the Travel Supplier as soon as reasonably possible.
- Pre-existing conditions are not covered under the policy unless:
 - Your premium for this policy is received within 21 days of your initial trip deposit.
 - You or the individual with the Pre-Existing Condition, are not disabled from travel at the time Your premium is paid.
 - Coverage available under the Emergency Medical Evacuation or Repatriation of Remains benefits.
- If you have a claim, it must be reported to us within 30 days after a loss or as soon as is reasonably possible:

April Travel Protection
 c/o Arch Insurance Company
 Executive Plaza IV
 11350 McCormick Rd, Suite 102
 Hunt Valley, MD 21031

Phone: 1-877-722-1959
 Fax: 443-279-2901
 Email: claims@archinsurancesolutions.com
 Office Hours: Monday-Friday, 8:30am – 5pm EST

Travel Assistance Services

Global travel assistance, medical emergency, and roadside assistance are available 24/7/365.

CALL TOLL FREE: (within the United States and Canada) 1-877-722-1959

Provides a variety of travel related services, including:

- Medical Evacuation • Medically Necessary Repatriation • Repatriation of Remains • Medical or Legal Referral • Inoculation Information • Hospital Admission Guarantee • Translation Service • Lost Baggage Retrieval • Passport/Visa Information • Emergency Cash Advance* • Bail Bond* • Prescription Drug/Eyeglass Replacement*

* Payment reimbursement to the Assistance Company is your responsibility.