The A&K Guest Protection Program offers coverage should you be forced to cancel your trip on short notice for a covered reason, or if a medical emergency arises while travelling. The plan also reimburses you when your baggage or personal effects are lost, damaged or stolen.

## A&K Private Jet Travel Guest Protection Program Summary

Program Benefit	Maximum Benefit Amount per Person	Program Benefit	Maximum Benefit Amount per Person
Trip Cancellation	100% Trip Cost up to \$150,000	Baggage/Personal Effects	\$2,000
Trip Interruption	100% Trip Cost up to \$150,000	Baggage Delay (24 hours)	\$1,000
Trip Delay (12 hours)	\$1,000 (\$500/day)	Sports Equipment Rental	\$5,000
Accident/Sickness Medical	\$25,000	Non-Insurance Worldwide Emergency Assistance	24/6
Emergency Evacuation/ Repatriation	\$500,000		

## Summary of A&K Inspiring Expeditions Travel Guest Protection Program Benefits and Services

The following is a brief description. Please refer to the Certificate of Insurance for your state of residency for terms, conditions and exclusions.

Trip Cancellation/Trip Interruption Protection reimburses guests for the non-refundable cancellation charges, including airfare, and unused prepaid expenses, due to an injury, illness or death of a guest or their Travelling Companion.

Trip Delay Protection reimburses guests for unused prepaid trip expenses and additional, meals, hotel, and transportation expenses incurred from the point of delay to the point of rejoining the trip in the event of a missed departure due to carrier-caused delays or other covered reasons.

Accident/Sickness Medical covers necessary medical services or supplies if a guest suffers an injury or illness while on the trip. This is primary medical coverage and the program administrator will coordinate benefits so the guests won't have to file a claim with their personal medical insurance provider. Only

covered expenses incurred during the covered trip will be reimbursed.

Emergency Evacuation/Repatriation provides coverage if a guest becomes injured or sick and the local attending physician determines transportation is necessary to the nearest medical facility where treatment can be obtained and transportation home if necessary. Also covers expenses for shipment of a guest's remains in the event of death. These benefits are authorized and arranged by On Call International.

Baggage/Personal Effects coverage reimburses guests for the loss, theft or damage to baggage and personal effects while on the trip.

Baggage Delay coverage reimburses guests for the purchase of necessary personal effects if bags are delayed for more than 24 hours.

Sports Equipment Rental coverage reimburses guests for the reasonable cost of renting sports equipment during their trip if their checked sports equipment is lost, stolen, damaged or delayed by a Common Carrier for 12 hours or more.

Benefits are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all coverages and services. This advertisement does not constitute or form any part of the Plan Description or any other contract of any kind. Plan benefits, limits and provisions may vary by state jurisdiction. To review full plan details online, go to: www.affinitytravelcert.com/ABK/IE

Travel Insurance is underwritten by: United States Fire Insurance Company.

On Call 24-Hour Assistance Services are services and are not insurance, underwritten by United States Fire Insurance Company.

Benefits are administered by: Aon Affinity, 900 Stewart Avenue, Garden City, NY 11530. Phone: 1-800-323-4947 or 1-516-342-2720.

24/7 Worldwide Emergency Assistance Service. If a guest has a medical or other emergency while on their trip, contact On Call International:

- Within the US or Canada: 1-855-878-9580
- Outside the US or Canada: 1-603-328-1321