AV-OK Total Vacation Security

Simply Priced, Cancel-For-Any-Reason

From \$39.99. New lower teen pricing!

Your choice of Cash-Back* or Travel Credit Programs

- Cancellation/Change Waiver: Cancel or change for any reason[†] up to the time the flight check-in is closed. Non-refundable scheduled airfares and airlines penalties are even covered. Choice of vacation credits or cash back for all vacation types including scheduled air.
- **Best Price Guarantee:** If we advertise a discount on the exact same vacation you have booked, you can claim the savings prior to departure.
- **Travel Protection:** High quality travel insurance with trip interruption, baggage, medical and more.

Travel Credit Programs

Adult Pricing

4 Nights or Less per person

Hotel Only: \$39.99

Air & Hotel Packages and Air-Only (Exclusive Nonstop Vacation Flights): \$74.99

5 Nights or More per person

Hotel Only: \$69.99

Air & Hotel Packages and Air-Only (Exclusive Nonstop Vacation Flights): \$104.99

Teen Pricing (13-17 Years)

4 Nights or Less per person

Hotel Only: \$19.99

Air & Hotel Packages and Air-Only (Exclusive Nonstop Vacation Flights): \$39.99

5 Nights or More per person

Hotel Only: \$39.99

Air & Hotel Packages and Air-Only (Exclusive Nonstop Vacation Flights): \$74.99

Child Pricing (0-12 Years)

All durations: \$19.99

*Add \$30 for Cash-Back in original form of payment (vs. travel credits) to all prices. Holiday surcharges may apply. The Cancellation/Change Waiver and Best Price Guarantee portion (Part A) of AV-OK coverage

does not apply to the hotel portion of non-refundable hotel bookings/ Travel Protection (Part B - insurance portion) applies.

The Details

The Cancellation/Change Waiver and Best Price Guarantee(Part A) portion of AV-OK coverage does not apply to the hotel portion of non-refundable hotel bookings/Travel Protection (Part B-insurance portion) applies.

To review full plan details online, go to www.tripmate.com/wpN430 prior to your purchase. The AV-OK Total Vacation Security Plan must be purchased within 7 days of your initial booking (except for group passengers who are subject to unique contracts*). For bookings created within 14 days of departure, AV-OK must be purchased at time of booking.

The AV-OK Total Vacation Security Plan includes a Pre-Departure Cancellation/Change Waiver and Best Price Guarantee (Part A) and Post-Departure Travel Insurance (Part B). AV-OK coverage (Part A) does not apply to the hotel portion of non-refundable hotel bookings.

PART A - APPLE VACATIONS' PRE-DEPARTURE CANCELLATION/CHANGE WAIVER & BEST PRICE GUARANTEE

APPLE VACATIONS' PRE-DEPARTURE CANCELLATION/CHANGE WAIVER
This waiver pertains to all vacation types: land only, charter, and scheduled air
vacations including non-refundable scheduled airfares and airline penalties. This
non-refundable plan allows you to cancel or change your vacation up until the
flight check-in is closed (approximately one hour prior to scheduled departure
time), except for passengers who do not arrive at the airport or gate, or who arrive
too late to travel, or who fail to have the required valid passport and/or travel
documents, or who are denied boarding. For last minute cancels, call 1-866-860AVOK no later than one hour prior to your scheduled departure.

Travel Credit Programs: When a cancellation is made during a penalty period, your cancellation penalty will be refunded in Apple Vacations' travel credits (redeemable through the original booking agency), with the balance of the refund made in the original form of payment less the non-refundable AV-OK plan payment. Apple Vacations travel credits 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.

"Cash Back" Programs: The entire refund (less the non-refundable AV-OK plan payment) will be in the original form of payment if you purchased the "cash back" option at the time of booking for an additional \$30 per person.

Changes: AV-OK coverage is non-transferable and must be repurchased (reactivated) if coverage is desired for the amended booking. A reactivation fee of \$25 for charter/land only bookings and \$45 for scheduled air bookings applies for all departure date, duration, hotel, departure city, destination and (scheduled air) class of service changes. A \$10 reactivation fee applies for children 12 and under (all booking types). Higher reactivation fees apply to holiday departures. Changes from charter to scheduled air or between scheduled air carriers, as well as name changes, require cancellation of the booking and full repurchase of the AV-OK if coverage is desired on the new booking. If the number of individuals occupying a room changes, the remaining travelers will be responsible for any additional costs incurred as a result of a change in the per person occupancy rate.

APPLE VACATIONS' BEST PRICE GUARANTEE

You can claim the savings prior to departure if Apple Vacations advertises a discount on the exact same vacation that you have booked and all components are still available-same date, duration of stay, hotel, room category and flight (same scheduled airfare class, or any charter airfare class). This does not apply to Air Only, Fly/Drive, Square Deals, special packages, booking date-restricted sales and hotels with a "closed" booking status. Many added values offered by hotels are booking date-restricted and are not covered by the Best Price Guarantee.

PART B - POST-DEPARTURE TRAVEL PROTECTION PLAN

POST-DEPARTURE TRAVEL PROTECTION PLAN - Trip Interruption, Travel Delay, Medical, Baggage and more! This travel protection plan protects your vacation investment, your belongings, and most importantly, you. Plan payments are non-refundable and non-transferable. Review full plan details online at http://www.tripmate.com/wpN430.

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 Family Member or for Other Covered Reasons, as defined, you will be reimbursed for the unused, non-refundable land or water arrangements and the additional transportation charges paid to return home or to rejoin your Trip (limited to the cost of one-way airfare using the same class of fare as the original ticket). Coverage is limited to the value of your original Apple Vacations package price.

Trip Delay - Provides reimbursement up to \$100 per day (maximum \$500) for reasonable accommodation, meals and local transportation expenses if you are delayed

for 12 hours or more due to a covered reason such as common carrier delay; quarantine; loss of passport, travel documents or money; natural disaster; or a documented weather condition preventing you from getting to the point of departure.

Medical Expense/Emergency Assistance - Provides reimbursement up to \$25,000 for reasonable and customary medical expenses incurred during the Trip for a covered sickness or injury which occurs while on your Trip; for emergency dental treatment received during your Trip not to exceed \$750; up to \$50,000 for the cost of emergency transport to the nearest hospital or medical facility, including escort expense (both, if deemed necessary by the attending Legally Qualified Physician), for a covered Injury or Sickness which occurs while on your Trip; or the cost of homeward carriage if deceased. Accidental Death & Dismemberment - Up to \$10,000. These benefits are paid if loss

occurs within 180 days of a covered Injury which occurs while on your trip.

Baggage and Personal Effects - Up to \$1,000. Coverage for direct physical loss or damage to your Baggage, passports, or visas while on your Trip. There is a per article limit of \$300. There is a combined maximum limit of \$600 total for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; sporting equipment, Ski Equipment, personal computers, radios, cameras, camcorders and their accessories and related equipment and other electronic items. If, while on your Trip, your Baggage is delayed for more than 24 hours, the plan will pay up to \$100 for the purchase of necessary additional clothing and personal articles. For complete details visit http://www.tripmate.com/wpN430.

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 or call toll-free 1-800-379-9887. It's included during the Trip for which you purchased the Travel Protection Plan! Program Code: N430

For complete details of your state-specific post-departure Travel Protection Plan, including conditions, exclusions and limitations, please

visit <u>www.tripmate.com/wpN430</u>. If you do not have access to the Internet, please ask your travel agent to provide you with a copy. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion, Family Member or Business Partner traveling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if your Plan Cost is received within 7 days of your initial deposit/payment for your Trip, the booking for the Trip is your first and only booking for this travel period and destination, and you are not disabled from travel at the time you make your payment for this Plan), suicide, normal pregnancy, war or any act of war.

Please Note: Part A - The Pre-Departure Cancellation & Change Waiver and Best Price Guarantee are is provided by Apple Vacations and are not insurance benefits. Part B -The Post Departure Travel Insurance Benefits are administered by: Trip Mate, Inc.*, (*in CA & UT, dba Trip Mate Insurance Agency) 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 1-866-389-5378. Non-Insurance Services: are not insurance benefits. One Call 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network, Inc. and Global Xpi Medical Records Services are provided by Trip Mate. Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance 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.tripmate.com/wpN430. PRE & POST DEPARTURE 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 (if applicable)** who will notify Apple Vacations, or Apple Vacations at 1-800-365-2775. For all post-departure travel insurance claims excluding ski/mountain vacations contact Trip Mate, Inc. (In CA dba Trip Mate Insurance Agency) at 1-866-389-5378 or report your claim on-line at tripmate.com. The Post Departure Travel Protection Plan also includes the One Call Worldwide Travel Service Network, which provides you with medical consultation and monitoring, medical evacuation, prescription assistance, emergency messaging services to family or friends, travel document and ticket replacement, 24-hour legal assistance, and much more. For the One Call Worldwide Travel Service Network, call 1-800-555-9095 within the U.S. and Canada, and 1-603-894-4710 outside of the USA and Canada. Your Plan Number is N430

ADDITIONAL NOTES *Groups are subject to unique contracts covering the terms and conditions applicable to each group's travel arrangements - reference should be made to those contracts to determine the applicable cancellation penalties. Groups of 5 rooms or more: Some exclusions may apply for cancellations on group bookings. Contact your travel agent or our Groups Department at 1-800-315-7871.

The AV-OK Total Vacation Security Plan does not apply to the Ski/Mountain product line, which is operated by Ski.com, an independent vacation wholesaler selected by Apple Vacations to provide you with the vacation services you purchase.

This information is valid as of May 1, 2019 and may be different on your booking or travel dates. Refer to applevacations.com/avok for the most current information.