

Travel Protection Plan Summary

for Plan # A425V



VIKING CRUISES

Exploring the World in Comfort®



**Buy
Early!**

Purchase this Plan within 14 days of Your initial Trip deposit and the exclusion for Pre-Existing Conditions will be waived.

TripMate
Your partner in travel

Cancel For Any Reason Waiver

When you purchase this travel protection plan within 14 days of your initial deposit/payment for your Trip, you also receive the Viking Cruises Cancellation Waiver Benefit that allows you to cancel your Viking Cruises travel arrangements before your scheduled departure **for any reason**. Under the Cancel For Any Reason Waiver, the cancellation penalties associated for your Trip will be refunded in Viking Cruises Vouchers (valid for travel within 12 months of the date of issue, but no later than 15 months from the date your trip was canceled), with the balance of the refund made, if applicable, either in cash or credit card credit.

Please Note: The Viking Cruises Cancellation Waiver Benefit does not cover cancellation penalties associated with air or other travel arrangements that are not that are nor provided by Viking Cruises. Any benefit payable under this Cancellation Waiver will be reduced by the amount of any cancellation benefits paid or payable by Viking Cruises's Travel Protection Plan or any other insurance plan providing Trip Cancellation benefits.

This Cancellation Waiver Benefit is provided by Viking Cruises and is not an insurance benefit underwritten by Arch Insurance Company.

Part A The Travel Arrangement Protection Benefits of this Part A are provided by Viking Cruises*

Schedule of Coverages

Travel Arrangement Benefits	Maximum Benefit
Trip Cancellation	Trip Cost
Trip Interruption	150% of Trip Cost
Trip Delay (\$300 Per Day)	\$1,500 Maximum
Missed Connection	\$3,000

Part B The Travel Insurance Benefits of this Part B are provided Part B by Arch Insurance Company.

Schedule of Coverages

Travel Insurance Benefits	Maximum Benefit
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expenses	\$100,000
Emergency Medical Evacuation & Repatriation	\$100,000
One Call 24-Hour Assistance Service	Included
Baggage and Personal Effects	\$3,000
Baggage Delay	\$1,000
Accidental Death and Dismemberment	\$25,000

Benefit Summary

PART A - TRAVEL ARRANGEMENT BENEFITS

TRIP CANCELLATION

Protects the prepaid cost of Your covered travel arrangements for Your Trip in the event You have to cancel due to a covered reason (see next panel for a summary of covered reasons).

TRIP INTERRUPTION

Provides You with a reimbursement for the unused land or water travel arrangements for Your Trip, plus the additional airfare cost to return home, if Your Trip is interrupted for a covered reason (see next panel for a summary of covered reasons).

TRIP DELAY

Assists with additional travel expenses incurred when You are delayed at least 12 hours due to a covered reason. In the event of a covered delay, You will be reimbursed for additional expenses for hotels, meals, and transportation.

MISSED CONNECTION

Provides You with a reimbursement for the unused portions of Your travel arrangements, plus the additional costs to join Your trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

PART B - TRAVEL INSURANCE BENEFITS

MEDICAL EXPENSE/EMERGENCY EVACUATION

Provides Medical Expense benefits for a covered Sickness or Injury incurred while on Your Trip. When required, We will evacuate You to the nearest qualified hospital and will then return You home when You are safe to travel.

BAGGAGE & PERSONAL EFFECTS

Provides reimbursement when Your baggage or personal belongings are damaged, lost or stolen during Your Trip. Personal belongings include such things as loss of luggage, jewelry, passports or travel visas.

BAGGAGE DELAY

Provides reimbursement for the purchase of necessary personal items such as change of clothes and toiletries if Your checked Baggage is delayed 24 hours or more.

ACCIDENTAL DEATH & DISMEMBERMENT

Provides coverage up to the maximum benefit payable for loss of life, limb or sight resulting from an Accidental Injury occurring during Your Trip.

Coverage Summary

TRIP CANCELLATION & TRIP INTERRUPTION

The Travel Protection Plan allows You to cancel or interrupt Your Trip for many covered reasons, such as:

- Sickness, Injury, or death of You, a Family Member, Traveling Companion, or Business Partner;
- You or Your Traveling Companion being required to serve on a jury;
- Having Your or Your Traveling Companion's principal place of residence made uninhabitable by fire, flood or other Natural Disaster or burglary of Your principal place of residence within 10 days of departure;
- 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;
- A documented theft of passport or visas;
- Strike or Weather that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- You or Your Traveling Companion or Family Member, who are military personnel are called to emergency duty for a Natural Disaster;
- You are terminated or laid off from employment subject to one year of continuous employment at the place of employment where terminated.

INFORMATION YOU NEED TO KNOW

Benefits in this brochure 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.tripmate.com/wpA425V.** You will receive a Certificate of Insurance (or Policy, for residents of certain states) and Description of 24-Hour Emergency Assistance Services which describe the benefits and limitations in detail.

You may cancel this plan by giving written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your insurance; or (b) Your Scheduled Departure Date. If You do this, We will refund Your premium paid provided no Insured has filed a claim under the policy.

*** For New York Residents Only:** 1) Part A Benefits are insurance benefits underwritten by Arch Insurance Company; and 2) The Cancel For Any Reason Waiver Benefit may be purchased separately without purchase of the Travel Protection Plan.

Limitations & Exclusions

This plan does not cover Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the Policy (except Emergency Evacuation and Repatriation of Remains) unless: a) coverage was purchased within 14 days of the initial deposit for your Trip; b) the booking for the Trip must be the first and only booking for this travel period and destination; and c) You are not disabled from travel at the time You pay the premium;
2. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) committed by You, a Traveling Companion or Family Member, whether insured or not unless results in the death of a non-traveling immediate Family Member;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. participation in any military maneuver or training exercise;
5. piloting or learning to pilot or acting as a member of the crew of any aircraft;
6. mental or emotional disorders, unless hospitalized;
7. participation as a professional in athletics;
8. expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
9. commission or the attempt to commit a criminal act by You, a Traveling Companion, or Family Member, whether insured or not;
10. participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering where ropes or guides are normally used; any race or speed contest; bungee cord jumping; scuba diving (unless PADI or NAUI certified); spelunking or caving; heliskiing; extreme skiing;
11. dental treatment except as a result of an Injury to sound natural teeth;
12. pregnancy and childbirth (except for complications of pregnancy);
13. traveling for the purpose of securing medical treatment;
14. a Loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the policy is not in effect for You;
15. civil disorder or riot;
16. riding or driving in any motor competition.



One Call

Worldwide Travel Services Network

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, and provide services for:

- Medical Consultation and Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains
- 24 Hour Legal Assistance
- Nurse Helpline
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document and Ticket Replacement

A complete list of these services is included in your certificate/policy. To contact One Call:

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

YOUR PLAN NUMBER: A425V

Customer Service and Claims

Have questions or need to report a claim? You can call us toll-free at the number listed below. You can also view many Frequently Asked Questions, report and complete your claim(s) online at www.tripmate.com or call **1-844-777-6855**.

Benefits are administered by:

Trip Mate, Inc. (in CA, dba Trip Mate Insurance Agency)
9225 Ward Parkway, Suite 200, Kansas City, MO, 64114,
1-844-777-6855.

Part B of this plan underwritten by: Arch Insurance Company.
The Plan # is **A425V**

24 Hour Assistance Service is provided by: One Call Travel Services Network, Inc.