



DIVERS ALERT NETWORK GROUP TRAVEL PROTECTION PLAN

Description of Coverage

What is the DAN Group Travel Protection Plan?

It is a comprehensive insurance program that allows you to book coverage as a group instead of individually.

What are the requirements?

- Coverage is MANDATORY for all guests (except in New York), and payment must be collected at the time guests pay for their trip. Coverage may not be sold separately.
- All prepaid, nonrefundable trip costs sold by the trip operator must be included in the coverage.
- Maximum insurable trip cost is \$25,000. Maximum combined tour cost of the group is \$500,000.
- A group is defined as 10 or more passengers. For fewer than 10 guests, you must contact DAN.
- Payment terms will be arranged through the trip operator and DAN.
- A final roster of guests is due 30 days prior to departure. If changes occur after the final roster is submitted, coverage will commence 24 hours after the change is acknowledged by DAN.
- Full name, date of birth (or age), email address and trip cost for each guest must be included on the roster. Trip operator must submit the online roster to DAN.

SCHEDULE OF BENEFITS

All coverage is per person	MAXIMUM LIMIT
Trip Cancellation	100% of insured trip cost (max. \$25,000)
Trip Interruption*	150% of insured trip cost
Trip Interruption—Return Air Only*	\$750
<i>*Coverage for Trip Interruption and Trip Interruption—Return Air Only cannot be combined.</i>	
Trip Delay (up to \$150 per day)	\$750
Missed Connection	\$250
Baggage and Personal Effects Loss	\$1,500
Baggage Delay	\$250
Medical Expenses	\$25,000
Dental Expenses	\$500
Emergency Evacuation and Repatriation of Remains	\$250,000
Accidental Death and Dismemberment	\$25,000

This policy includes the following non-insurance services:

Travel Medical Assistance
Worldwide Travel Assistance
LiveTravel® Emergency Assistance

OPTIONAL COVERAGE FOR ADDITIONAL FEE

Optional Additional Medical Coverage — additional \$25,000 medical expenses covered (total \$50,000)

EFFECTIVE AND TERMINATION DATES

Effective Date

After any required enrollment form is completed, **Trip Cancellation** coverage will be effective for a guest at 12:01 a.m. EST on the date following receipt of the final roster of guests.

All other coverage will begin at 12:01 a.m. EST on the scheduled departure date.

Termination Date

Trip Cancellation coverage ends on the earliest of:

- (a) the cancellation of the guest's trip, or
- (b) the date and time the guest starts on his/her trip.

All other coverage ends on the earlier of:

- (a) the date the trip is completed,
- (b) the scheduled return date, or
- (c) the guest's arrival at the return destination on a round trip, or the destination on a one-way trip.

Extension of Coverage

All coverage (except **Trip Cancellation**) will be extended if:

- (a) the guest's entire trip is covered by the plan, and
- (b) the guest's return is delayed by one of the unforeseen reasons specified under **Trip Cancellation and Interruption** or **Trip Delay**.

This extension of coverage will end on the earlier of:

- (a) the date the guest reaches his/her return destination, or
- (b) seven days after the date the trip was scheduled to be completed.

Baggage Continuation of Coverage

If a guest's baggage, passports and visas are in the possession of the trip operator or a common carrier and delivery is delayed, coverage for **Baggage and Personal Effects** and travel documents will be extended until the trip operator or common carrier delivers the property to the guest. This continuation of coverage does not include loss caused by the delay.

RESTRICTIONS, EXCLUSIONS AND LIMITATIONS

This DAN Group Travel Protection Plan includes various restrictions, exclusions and limitations on the coverage provided to guests. Review the Group Travel Protection Plan policy for complete details.

TRIP CANCELLATION AND INTERRUPTION

These benefits are payable, up to the maximum limit, if a guest cancels his/her trip or is unable to continue on his/her trip due to one of the following unforeseen events:

- Sickness, injury or death of a guest, family member, traveling companion, or business partner
- Sickness, injury, death or hospitalization of the guest's host at destination. A physician must certify the injury or sickness.
- Financial default of an airline, cruise line or tour operator provided the financial default occurs more than 14 days following a guest's effective date for the **Trip Cancellation** or **Trip Interruption** benefits. There is no coverage for the financial default of any person, organization, agency or firm from whom the guest purchased travel arrangements supplied by others.
- Inclement weather causing delay or cancellation of travel
- Strike resulting in complete cessation of travel services at the point of departure or destination
- The guest's primary residence or destination being made uninhabitable by natural disaster, vandalism or burglary
- The guest or a traveling companion being subpoenaed, required to serve on a jury, hijacked or quarantined
- The guest or traveling companion being called into active military service, having leave revoked or reassigned
- A terrorist incident in a city listed on the guest's itinerary within 30 days of the guest's scheduled arrival
- Cancellation for work reasons if the guest or a traveling companion:
 1. is required to work during his/her scheduled trip (He/she must provide proof of requirement to work, such as a notarized statement signed by an officer of his/her employer. In the situation of self-employment, proof of self-employment and a notarized statement confirming that the guest is unable to travel due to his/her job obligations will be required.)
 2. is directly involved in a merger, acquisition, government-required product recall or bankruptcy proceedings and must be currently employed by the company involved in said event
 3. whose company is deemed to be unsuitable for business due to burglary or natural disaster and the guest or traveling companion is directly involved as a key employee of the disaster-recovery team
 4. is effected by mechanical/equipment failure of a common carrier that occurs on a scheduled trip and causes complete cessation of the guest's travel and results in a loss of 50% of the guest's trip length, or

5. the guest or traveling companion is involuntarily terminated or laid off through no fault of his or her own, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

TRIP INTERRUPTION — RETURN AIR ONLY

This policy will reimburse the guest for the additional transportation expenses incurred to reach the return destination due to one of the unforeseen events listed in the **Trip Cancellation/Trip Interruption** section. However, the benefit payable will not exceed the cost of economy airfare (or the same class as the guest's original ticket) less any refunds paid or payable and taken by the most direct route.

TRIP DELAY

The policy will reimburse the guest up to the maximum limit(s) for reasonable additional expenses until travel becomes possible if the guest's trip is delayed five or more consecutive hours from reaching his/her intended destination as a result of a cancellation or delay of a regularly scheduled airline flight for one of the unforeseen events listed below:

- reasons listed under **Trip Cancellation and Interruption**
- common carrier delay
- the guest's or traveling companion's lost or stolen passports, travel documents or money
- natural disaster, or
- the guest being involved in or delayed due to a traffic accident while en route to a departure as substantiated by a police report.

MISSED CONNECTION

If while on a trip the guest misses a trip departure resulting from cancellation or delay of three or more hours of all regularly scheduled airline flights due to inclement weather or common-carrier-caused delay, the policy will reimburse the guest up to the maximum limit for:

- additional transportation expenses incurred by the guest to join the departed trip
- prepaid, nonrefundable trip payments for the unused portion of the trip

The common carrier must certify the delay of the regularly scheduled airline flight.

BAGGAGE AND PERSONAL EFFECTS

This policy will reimburse the guest, up to the maximum limit, for loss, theft or damage to the guest's baggage, personal effects, passports, travel documents and visas during the guest's trip. This policy will pay up to:

- \$500 for the first item, and
- thereafter, no more than \$250 per each additional item

- with a \$500 aggregate on all losses to jewelry, watches, furs, cameras and camera equipment, camcorders, computers and other electronic devices, including but not limited to portable personal computers, cellular phones, electronic organizers and portable CD players.

BAGGAGE DELAY

If the guest's baggage is delayed or misdirected by the common carrier for more than 12 hours while on a trip, this policy will reimburse the guest up to the maximum limit for the purchase of necessary personal effects.

MEDICAL EXPENSES

This policy will reimburse the guest up to the maximum limit(s) if, while on a trip, a guest suffers an injury or a sickness that requires him or her to be treated by a physician during the course of the trip. The sickness or injury must first manifest itself during the course of the trip. This policy will pay the reasonable and customary charges incurred for medically necessary covered expenses received due to that injury or sickness only during the guest's trip provided initial treatment was received during the trip. The injury must occur or sickness must begin while the guest is covered by the plan.

EMERGENCY EVACUATION AND REPATRIATION OF REMAINS

This policy will pay for covered emergency evacuation expenses incurred if a guest suffers an injury or sickness while he or she is on a trip that warrants his or her emergency evacuation or repatriation of his or her remains. All transportation arrangements made for evacuating the guest must be by the most direct and economical route possible. Expenses for transportation must be authorized in advance by DAN. In the event DAN could not be contacted to arrange for emergency transportation, benefits are limited to the amount DAN would have paid had DAN, or their authorized representative, been contacted.

SPECIAL NOTIFICATION OF CLAIM

The guest must notify DAN as soon as reasonably possible in the event of a claim. If the guest is unable to provide cancellation notice within a reasonable time, the guest must provide proof of the circumstance that prevented timely notification.

ASSISTANCE SERVICES

Assistance services are not insurance benefits. These services are provided by various third-party providers.

Travel Medical Assistance

- Emergency medical transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains assistance
- Return travel arrangements
- Emergency prescription replacement assistance

- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized guest
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Shipment of medical records
- Medical equipment rental/replacement assistance

Worldwide Travel Assistance

- Lost baggage search; stolen luggage replacement assistance
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Long-distance calling cards for worldwide telephoning
- Inoculation information
- Embassy or consulate referral
- Currency conversion or purchase
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals/bail bond assistance
- Worldwide public holiday information

LiveTravel® Emergency Assistance

- Flight rebooking
- Hotel rebooking
- Rental vehicle booking
- Emergency return travel arrangements
- Roadside assistance
- Rental vehicle return assistance
- Guaranteed hotel check-in
- Missed connection coordination