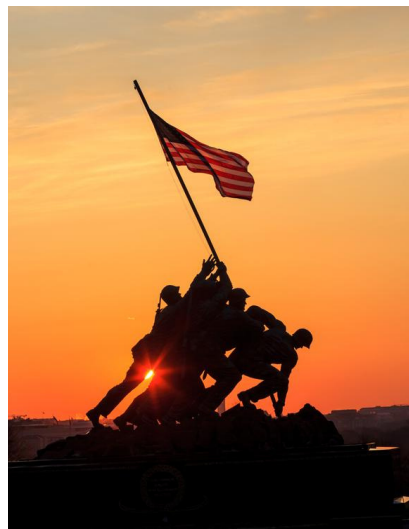




NATIONSCONCLASSROOM

STUDENT TRAVEL

# WASHINGTON, DC





NATIONSClassroom

STUDENT TRAVEL

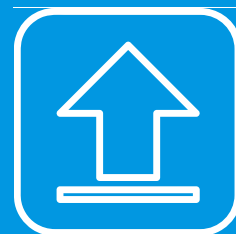
## HOW TO REGISTER:

1) Visit the NationsClassroom website at:  
[www.nationsclassroomtours.com](http://www.nationsclassroomtours.com)



2) Click on "Register Now" and enter your Tour ID# found on the front of your registration letter.

3) Provide your traveler and account holder information.



4) Select Your Payment Option - Pay in full now or choose the EZPay Plan for automatic monthly payments.

**Congrats, you're registered! Now get ready for a once-in-a-lifetime trip with your friends!**





Dear Parent / Guardian,

I am very excited to announce that I will lead a select group of students on an educational tour in 2025! Together, we will embark on a journey where learning will come alive and lifelong memories will be created! Please join me for this once-in-a-lifetime experience!

If you have any questions, please feel free to contact me.

Best Regards,

Mary Skeen  
Tour Leaders

### Register Online Now!

Registration Due By:

**February 1, 2025**

Use Tour ID#

**36972502**

### Tour Highlights

U.S. Capitol Tour	U.S. Holocaust Museum
Arlington National Cemetery	National Cathedral
Mount Vernon	Jamestown Settlement
Monuments and Memorials	Colonial Williamsburg
National Archives	American Revolution Museum

### Tour Inclusions

Round-trip Airfare (Real ID required for Adults)	All Taxes and Gratuities
Deluxe Motor Coach	Souvenir Group Photo
Hotel Lodging	Night Security
Tour Manager	On-Site Staff
All Meals While on Tour	24 Hour Emergency Hotline
All Admissions and Fees	Lanyards/Wristbands
Luggage Tags Per Traveler	Accident and Illness Coverage

**SPACE IS LIMITED! REGISTER TODAY FOR A TRIP OF A LIFETIME!**



Notice: This is a school or district sponsored Tour. Highlights listed above are subject to change. A final itinerary will be sent 14 days or more prior to departure.

Visit us at [www.nationsclassroomtours.com](http://www.nationsclassroomtours.com) Phone: (877) 270-1776 Fax: (804) 303-9797

### Tour Details

\*Destination: DC and Williamsburg  
\*Departure Date: 11/15/2025  
\*Return Date: 11/20/2025

#### Who is the Tour Leader from your community?

Tour Leader: Mary Skeen  
Email: [mskeen@allhallows.com](mailto:mskeen@allhallows.com)

#### When do I need to register?

Registration Due By: 2/1/2025  
Registration Fee (Non Refundable): \$150.00  
Tour ID# 36972502  
Space is limited. Register early as tours fill up quickly. A paid waitlist will begin at: **47** registrations

#### What will it cost?

Price of tour is based on a minimum number of paying travelers per motorcoach: 30

Student Quad Occupancy: \$3,099.00  
Double Occupancy: \$3,399.00  
Single Occupancy: (Adult Only) \$3,859.00

Our goal is to meet the minimum number of full paying participants mentioned above. We expect full participation, but please be mindful that changes to the tour price could occur if your group count falls below the minimum number.

#### How do I sign up?

Visit: [www.nationsclassroomtours.com](http://www.nationsclassroomtours.com)  
Click on: "Register Now" on top toolbar  
Use Tour ID# **36972502**

#### How to pay?

1) Pay in Full At time of Registration  
2) EZPay Plan Automatic Monthly Installments  
3) 3 Payment Plan Registration Fee, 50% Payment and Final Payment

#### Student Travel Protection Plan: \$161.37

This program is optional at the time of registration. The Travel Insured Student Travel Protection Program with Cancel For Any Reason (CFAR) allows for you to protect your tour investment should you need to cancel a registration prior to departure. Above rate reflects student quad occupancy. Other occupancies may have a higher rate. Please see the attached document for rates and details.

#### EZPay Schedule:

Number of Monthly Installments: 8  
EZPay Monthly Amount: \$388.80  
Day of Month EZPay Drafted: 20  
1st Payment 2/20/2025  
Last Payment 9/20/2025

Monthly installment will vary based on actual registration date. Prices above reflect the EZPay schedule with the student quad occupancy rate and the CFAR add-on. Your monthly payments may vary dependent on tour options purchased at time of registration.

The Registration fee is applied towards the cost of the trip. Should you want to opt out of the automatic monthly EZPay program a 50% balance payment will be due by: 6/20/2025  
The final payment will be due by: 9/20/2025

To opt out of the EZPay program you must do so in writing by emailing [inspire@nationsclassroom.com](mailto:inspire@nationsclassroom.com)

#### Any Questions?

Email us at [inspire@nationsclassroom.com](mailto:inspire@nationsclassroom.com). Please be sure to include your Tour ID Number.

## NationsClassroom Terms and Conditions

**The tour price includes:** Unless otherwise stated in the parent letter, the trip price includes round trip transportation, hotel accommodations, motor coach or vans, three meals per day while on tour, sightseeing, trip leader, admissions, taxes and gratuities, accident-related medical and dental insurance, customer service, and accounting. We are an all-inclusive tour agency and do not offer ground packages. All prices quoted are student price. Adult price is higher and if not quoted in your letter, please call for the adult price of your trip. Trip prices are based on having a minimum number of participants per transportation vehicle. If these minimum numbers are not met, additional charges, itinerary changes, or the combination of your group with other groups may result.

**Not included:** Any fuel, security or baggage surcharges imposed by the airlines or bus companies, installment fees for accounting, Travel Confidential Refund Program, small group increases, processing fees, or merchandise.

**Registrations:** Please register early, as all registrations are processed on a first come, first served basis. The registration fee stated in your letter is non-refundable. All late registrations will be accepted based on the availability of space on the bus and/or the airlines. Any increase in airfare will be passed on to late registrants. Participants with disabilities are welcomed on the tour, but must be accompanied by a companion capable of providing all assistance required, and not require special assistance from NationsClassroom or its suppliers. Registrants with disabilities must notify NationsClassroom in writing by the registration deadline of their status and of the identity of the traveling companion. NationsClassroom starts rendering services for your traveler(s) at the time of registration. Services rendered include but are not limited to convenience fees for payment processing, administrative costs, booking fees, non-refundable deposits and/or final payments. By registering with NationsClassroom, the participant and legal guardian acknowledges and agrees that you give the Tour Leader, School, School Administration or other entity associated with the Tour Leader consent to make itinerary and/or date changes on your behalf. NationsClassroom also reserves the right to decline to accept any person as a member of the trip. Upon NationsClassroom's determination that a participant threatens their own safety or the safety of others, the participant shall be removed from the tour and returned home at the participant's expense. Participants agree to reimburse NationsClassroom for all reasonable costs, if any, incurred with effecting the return of a removed participant.

**Payments:** You will be enrolled in the NationsClassroom EZPAY program automatically. The EZPay Program allows for equal installments to be billed to the payment source which you used to register. These installments will take place each month on the date as outlined on your registration letter. You will be sent a detailed statement upon registration and at the conclusion of each transaction. We will also provide you with a payment reminder on the first of each month. Should you choose to opt out of the EZPay program, 50% of the total purchase price will be due by the date on the front of your parent registration letter. The final balance must be paid by the last installment date on the front of your parent registration letter. For the NationsClassroom EZPAY program the installments will be billed to the payment source which was used to register. The dates of these installments are listed on the front of your parent registration letter as well as on the final check out screen on-line at [www.nationsclassroomtours.com](http://www.nationsclassroomtours.com). To opt out of the EZPAY program, you must email [NationsClassroom@inspire@nationsclassroom.com](mailto:NationsClassroom@inspire@nationsclassroom.com). NationsClassroom accepts MASTERCARD, VISA, DISCOVER and Personal Checks. All checks should be written out to NationsClassroom. Please call customer service at 877-270-1776 with any additional questions. If your account is unpaid at the final deadline you will be assessed a \$49 late fee. The unpaid spot will be subject to cancellation based on flight availability on this date. If your account is still unpaid 35 days before departure, your registration will be cancelled and the cancellation policy applies as outlined below. The plans of a great number of trip leaders, parents and students depend on the final group numbers and we ask for your diligence in keeping accounts current. Tour funds are not transferable. There will be a \$35.00 fee assessed on your account per returned item including but not limited to credit card disputes, ACH draft failures, and returned checks. These fees are non-refundable.

**Waitlist:** Your registration on the waitlist is not a guarantee of a reservation on the active tour. If you are placed on a waitlist due to late registration or an outstanding account balance after final payment your account must clear waiting list procedures and may involve additional airline and other charges. You will be notified in writing once a spot becomes available for your participant. Upon written notification, your participant will be automatically transferred to the active tour. You will have 72 hours to decline and cancel the reservation. After 72 hours the account will be subject to the standard cancellation policy.

**Standard cancellation policy:** The cancellation policy is as follows. The company incurs booking costs as soon as a registration begins. All cancellations must be made in writing to [inspire@nationsclassroom.com](mailto:inspire@nationsclassroom.com). Please include the date, participant's name, and trip ID number. Cancellations are determined solely by the date they arrive in the NationsClassroom office regardless of the reason. The policy applies to each individual registration as follows:

70 days or more prior to departure: NationsClassroom will retain 25% of the trip cost.  
69-36 days prior to departure: NationsClassroom will retain 50% of the trip cost.  
35 days or less: We regret that no refund will be issued.

**Cancellation or rescheduling by Tour Leader or other:** In the event the Tour Leader or other entity associated with the Tour Leader chooses to change the departure date, the standard cancellation charges remain effective for the original departure date. Cancellation of a tour without NationsClassroom's consent is subject to the standard cancellation policy.

**\*Destination(s)/Dates Subject to Change:** You are registering for a private and highly customized group tour. In the event the destination and/or the departure dates need to be modified due to the actions of any governmental or civil authority, civil unrest, travel ban, school or school district, or a cancellation is caused for any other reason beyond the control of NationsClassroom, tour participants will be entitled to a refund per the standard cancellation policy.

**Fundraising/Scholarship:** Fundraising and/or Scholarship money will be returned to the school, Tour Leader, Club or entity that supplied the original form of payment. There are no exceptions.

**Student Travel Protection Plan:** This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. The cost of your plan is for the full plan. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2019. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions. Coverages may vary and not all coverage is available in all jurisdictions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CADOL toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 800-243-3174; [customercare@travelinsured.com](mailto:customercare@travelinsured.com); California license #0113223.

**Refunds:** Whenever possible refunds will be issued back to the original form of payment. A refund check will be issued in the name that appears on the participant's account. For minor aged participants, refunds will be made payable to the parent/guardian that is listed as the account holder. If there are any disputes as to who the refund should be paid to, NationsClassroom reserves the right to issue the refund in the name of the minor aged participant. All refund checks are mailed 4-6 weeks after the request has been processed. There will be a non-refundable \$35 stop-payment fee for lost refund checks. Please allow 7 to 10 business days for credit card and debit card refunds. This time period will begin once the account holder receives the electronic confirmation of cancellation. Please note that E-Checks and Money orders will be refunded by check. When getting a refund, cashing a check or accepting a credit to your bank or charge account is final and parties agree to pursue no further compensation. No refunds will be issued to families with active credit card or EFT disputes. Merchandise costs, installment fees, late fees, and returned item/payment charges are non-refundable.

**Hotel accommodations:** NationsClassroom is not responsible for assigning roommates. The Tour Leaders responsible for assigning roommates, with males and females being separated based upon their birth assigned gender, and adults separated from students and/or minors. Adult participants are responsible for arranging for their own roommates. If, for any reason, an adult participant cannot find a roommate or one is not available, then they will be required to pay the single occupancy rate. Minor participants are not permitted to lodge in a room by themselves and must have at least one roommate, or in most instances, at least three roommates per quad occupancy requirements for the tour and tour pricing. If for any reason, a minor participant cannot be grouped with the required number of roommates for the tour, then that participant(s) may be required to pay an increased occupancy rate, if such vacancy is available, and/or for the costs to have a lodging chaperone accompany the minor to prevent the minor participant from rooming alone.

**Flights:** We reserve flights on major carriers. We cannot guarantee non-stop flights, and in some cases, the group may have to be split for flights. We cannot guarantee a specific airport or airline. While we attempt to secure preferred airports for departure, this cannot be guaranteed and groups must be prepared to depart from airports that may be a significant distance from home. Seating assignments will be made by the airlines and upgrades, stopovers, changes and use of frequent flyer mileage are not possible. NationsClassroom is not responsible for schedule changes, mechanical or weather delays that may occur. In the event of airline cancellations of a scheduled flight, NationsClassroom will attempt to obtain alternate flight plans. Due to group air travel restrictions, individual flight deviations are not available. Flight departure times and actual travel times are not guaranteed and may affect the length of time spent in destinations. Any flight information provided prior to departure is subject to change. Please allow three days of flexibility on each side of your participant's travel dates for contingencies. Any baggage fees charged by the airline are the responsibility of the individual traveler at time of check-in.

**Special Dietary Requirements:** NationsClassroom cannot be responsible for accommodating any food allergies, or dietary requirements and restrictions, and is not responsible for any problems associated with the same. All issues regarding food and drink, including allergies, or dietary requirements and restrictions, are the sole responsibility of the participant.

**Authority on Tour:** By registering with NationsClassroom, the participant and/or Guardian agrees that the participant will abide by the authority of the Tour leader or NationsClassroom representative. The participant must at all times strictly comply with local laws. If the participant is affected by any condition, medical or otherwise, that might affect other participant's enjoyment of the tour, the participant must advise NationsClassroom at the time of booking. Should the participant fail to comply with the above or commit any illegal act when on the tour or, if in the opinion of the Tour Leader, the participant's behavior is causing or is likely to cause danger, distress or annoyance to others, NationsClassroom may terminate that participant's travel arrangements without any liability on NationsClassroom's part and the participant and/or Guardian will not be entitled to any refund for unused or missed services or costs incurred resulting from the termination of the travel arrangements.

**Unused Services:** There will be no discounts or monies refunded for missed or unused services, including the participant's voluntary or involuntary termination/departure from the tour, which includes but is not limited to sickness, death of a family member etc, late arrival on the tour, or premature departure either voluntarily or involuntarily.

**Video/Photographic Likeness:** Any photographic, film, video likeness or audio recordings of participants while on tour may be edited and used by NationsClassroom in future marketing campaigns without any notification or compensation to the participant.

**Errors and Omissions:** Although NationsClassroom has made a concerted attempt to verify the accuracy of statements made herein, NationsClassroom cannot be held responsible for any error, omission or unintentional misrepresentation that may appear in their brochure, travel documents, or on the website.

**Privacy:** Arrangements require coordination with various providers who deliver requested services making it necessary to share some personal information provided. Please visit [www.nationsclassroomtours.com](http://www.nationsclassroomtours.com) or learn more about the NationsClassroom Privacy Policy.

**Covid-19:** An inherent risk of exposure to COVID-19 exists in any public place where people are present. COVID-19 is an extremely contagious disease that can lead to severe illness and death. NationsClassroom and/or Local State/Government may require proof of vaccination or negative COVID tests. Please visit <https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-planner/index.html> to view current restrictions. COVID-19 requirements vary from country to country and region to region and you may be required to be fully vaccinated and provide evidence of vaccination. Evidence of a negative COVID test may also be required. Airlines and other transport providers may also have separate requirements. It is your responsibility to ensure that you comply at all times with these requirements. No refunds will be given if you are unable to undertake some or all of your trip due to your failure to comply with these requirements. You will be responsible for any resulting additional costs including travel and accommodation. We ask that you please take personal responsibility for you and your traveler's wellbeing. This begins with packing any personal protective equipment and sanitizers you require. Please adopt physical distancing and hygiene practices throughout your pre-trip travel arrangements and follow all health instructions whether physical signage, or requests from our professional staff once you are on tour with us. To travel with NationsClassroom and its operating brands, you and your travelers voluntarily assume all risks related to exposure to COVID-19. Full details of hygiene protocols can be found at <https://www.nationsclassroomtours.com/faqs/>

**Additional Risks:** Additional risks and dangers may arise including, but not limited to, hazards of traveling in undeveloped areas, hazards of travel by boat, train, automobile, aircraft and other means of conveyance, animal interactions, forces of nature, political unrest, other unrest, hazardous local customs and practices, differing levels of sanitation, differing standards of safety, risks associated with water, food, plants, insects and differing animal regulation, accident or illness in areas lacking means of rapid evacuation or medical facilities, and acts of national and local governments and unrest and acts of others against governments. These risks are not an exhaustive list but are examples of many kinds of risks. You are voluntarily participating in these activities with the knowledge that there are significant dangers involved, and you hereby agree to accept any and all risks. As lawful consideration for the agreement with NationsClassroom to participate in such trips and activities you agree you will not make a claim against NationsClassroom, its related companies or its personnel or sue for bodily injury, emotional trauma, death, property loss or damage or other loss, cost or expense, however caused, as a result of or related to your contracting for, traveling to or from, or in any and every other way participating in the trip. You release NationsClassroom, its related companies and its personnel from any and all claims, known or unknown, arising from contracting for, traveling to or from, and in any and every way participating in a trip. This release of liability and assumption of risk agreement is entered into on behalf of you and all members of your family and party, also including minors accompanying you. This agreement also binds your heirs, legal representatives and assigns. Security is a major concern to all of us and the situation globally is constantly changing. Events around the world, coupled with the "Travel Advisories" put out by various governments, may at times necessitate changes to the accommodations and itinerary or even trip cancellation. You must accept these risks involved in travel to any country that may experience security difficulties and accept responsibility for your own travel decisions. Where the guest occupies a motor coach seat fitted with a safety belt, neither NationsClassroom nor the Operator nor its agents or co-operating organizations or service providers will be liable for any injury, illness or death or for any loss or damages or claims whatsoever arising from any accident or incident, if the safety belt is not being worn at the time of such an accident or incident. This exclusion and limitation of liability shall not be used to imply that the Operator or its agents or affiliated entities are liable in other circumstances.

**Additional Provisions:** NationsClassroom cannot be held responsible for loss of personal property including money, and the company is not responsible for locating lost property. The suppliers providing travel services and accommodations are independent contractors and not agents. NationsClassroom cannot be held responsible for personal injury, property damage, or loss of earnings from any event whatsoever caused by hotels, railways, airlines, and all sub-contracted services. The participants shall indemnify, defend, and hold harmless NationsClassroom and its officers, directors, partners, agents, members, and employees from and against and all demands, claims, damages to persons or property, losses and liabilities, including reasonable attorney's fees, except to the extent and percentage attributable to NationsClassroom negligence or wrongful action. All parties agree that in the event of legal action concerning this agreement, all litigation shall be brought only in Henrico County Virginia and that such litigation shall be decided pursuant to the laws of Virginia. By registering with NationsClassroom and reserving a spot on the trip, the participant and legal guardian acknowledges and agrees to all of NationsClassroom's terms and conditions found on the NationsClassroom website. NationsClassroom may amend the terms and conditions from time to time without notice to you, other than posting the amended terms and conditions to the NationsClassroom website: [www.nationsclassroomtours.com](http://www.nationsclassroomtours.com).



# STUDENT TRAVEL PROTECTION



**TRAVEL INSURED INTERNATIONAL**  
A CRUM & FORSTER COMPANY

## TRAVEL PROTECTION PLAN FOR STUDENT GROUPS

### SCHEDULE OF INSURANCE BENEFITS AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Benefit Amount</u>
Trip Cancellation**1	Up to 100 % of Trip Cost*
Trip Interruption***1	Up to 150% of Trip Cost*
Trip Delay – 6 hours	Up to \$2,500 (\$250 per day)
Missed Trip Connection – 3 hours	Up to \$500
Single Supplement	Included
Baggage and Personal Effects	Up to \$1,000 (\$250 per article)
Baggage Delay – 24 hours	Up to \$300
Medical Evacuation & Repatriation of Remains	Up to \$250,000
Accident & Sickness Medical Expense	Up to \$50,000
Political or Security Evacuation and Natural Disaster Evacuation	Up to \$150,000
Optional Cancel for Any Reason (CFAR)****	Up to 75% of Trip Cost*

### Non-Insurance Worldwide Emergency Assistance Services

Included

\*Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage

\*\*Trip Cancellation is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage

\*\*\*\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage

\*\*\*\*CFAR is optional and available provided: 1. You purchase the Cancel for Any Reason Benefit within the Time Sensitive Period; and 2. You cancel Your Trip no later than 48 hours prior to the Scheduled Departure Date of Your Trip. This Cancel for Any Reason Benefit does not cover penalties associated with any Travel Arrangements not provided by Retail Travel Supplier or the failure of Retail Travel Supplier to provide the bargained for Travel Arrangements due to cessation of operations for any reason. This benefit is not available to residents of NY State. Additional costs and terms apply.

<sup>1</sup> Trip Cancellation and Trip Interruption coverage only applies if trip is cancelled/interrupted by a covered peril.

### California Per Person Rates

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$10.00	N/A	\$5,001-\$5,500	\$230.00	\$284.33
\$1-\$250	\$26.00	\$45.45	\$5,501-\$6,000	\$252.00	\$310.09
\$251-\$500	\$32.00	\$52.47	\$6,001-\$6,500	\$273.00	\$334.68
\$501-\$1,000	\$46.00	\$68.87	\$6,501-\$7,000	\$293.00	\$358.27
\$1,001-\$1,500	\$63.00	\$88.77	\$7,001-\$8,000	\$337.00	\$409.62
\$1,501-\$2,000	\$83.00	\$112.19	\$8,001-\$9,000	\$382.00	\$462.32
\$2,001-\$2,500	\$105.00	\$137.95	\$9,001-\$10,000	\$403.00	\$486.91
\$2,501-\$3,000	\$125.00	\$161.37	\$10,001-\$11,000	\$446.00	\$537.26
\$3,001-\$3,500	\$145.00	\$184.79	\$11,001-\$12,000	\$488.00	\$586.62
\$3,501-\$4,000	\$167.00	\$210.56	\$12,001-\$13,000	\$531.00	\$636.80
\$4,001-\$4,500	\$187.00	\$233.98	\$13,001-\$14,000	\$573.00	\$686.15
\$4,501-\$5,000	\$208.00	\$258.57	\$14,001-\$15,000	\$616.00	\$736.33

The above rates are for trips up to 30 days. For each day over 30, add \$5.00 per person, per day.

Maximum trip length is up to 60 days for all states, except Hawaii.

All of the above rates are for the plan which includes insurance and non-insurance services.

\*Optional Cancel For Any Reason (CFAR) benefit not available to residents of NY State.

**Travel Insured International**

844-440-8113

groups@travelinsured.com

www.travelinsured.com



## EXCLUSIONS AND LIMITATIONS

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, or Family Member scheduled and booked to travel with You.

**The following exclusion(s) apply(ies) to the Trip Cancellation and Trip Interruption.** We will not pay for any loss or expense caused due to, arising or resulting from: 1. a Pre-Existing Medical Condition, as defined in the policy.

**The following exclusions apply to the Medical Expense benefits.** We will not pay for any loss or expense caused due to, arising or resulting from: 1. routine physical examinations or routine dental care; 2. traveling for the purpose or intent of securing medical treatment or advice; 3. Elective Treatment and Procedures; 4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion; 5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect; 6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator; 7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

**In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.** We will not pay for any loss or expense caused due to, arising or resulting from: 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane; 2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed; 3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage; 4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the policy specifically provides otherwise; 5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner; 6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. a loss or damage caused by detention, confiscation, or destruction by customs.

### **EXCLUSIONS AND LIMITATIONS apply to Baggage and Personal Effects, Musical Instruments, Baggage Delay, and Musical Instruments**

**Equipment Rental:** We will not provide benefits for any loss or damage for the following items: a. animals; b. automobiles and automobile equipment; c. boats or other vehicles or conveyances; d. trailers; e. motors; f. aircraft; g. bicycles, except when checked as baggage with a Common Carrier; h. household effects and furnishings; i. antiques and collectors' items; j. sunglasses, contact lenses, artificial teeth, dentures, dental braces, dental bridges, retainers or other orthodontic devices or earing aids; k. artificial limbs or other prosthetic devices; l. prescribed medications; m. keys, money, stamps and credit cards (except as otherwise specifically covered herein); n. securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein); o. professional or occupational equipment or property, whether or not electronic business equipment; p. telephones or wireless devices, computer hardware or software.

**Losses not covered:** We will not provide benefits for any loss or damage caused by or resulting from: a. breakage of brittle or fragile articles (except musical instruments); b. wear and tear or gradual deterioration; c. confiscation or appropriation by order of any government or custom's rule; d. theft or pilferage while left in any unlocked or unattended vehicle; e. property illegally acquired, kept, stored or transported; f. Your negligent acts or omissions; g. property shipped as freight or shipped prior to the Scheduled Departure Date; h. electrical current, including electric arcing that damages or destroys electrical devices or appliances.

### **Pre-Existing Medical Condition Exclusion Waiver!**

The Pre-Existing Medical Condition Exclusion will be waived if the protection plan is purchased within the time sensitive period, and you are medically able and not disabled from travel at the time you pay the plan cost.

## **PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.**

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