



HAWAII ♦ LAS VEGAS

### Optional Trip Cancellation Insurance

#### **Canceling an unpaid booking**

There is no penalty when canceling an unpaid booking.

#### **Canceling a paid booking 22 or more days prior to departure**

You will be given a full refund, less a \$75 per person penalty, if you cancel a booking 22 days or more prior to departure.

#### **Canceling a paid booking 21 days or less prior to departure**

You will be given a full refund, less a \$25 per person penalty, subject to the following provisions:

1. You provide a substitute participant for your reservation before canceling, or
2. Vacations-Hawaii is able to resell your canceled reservation, as evidenced by a full flight on the passenger manifest.
3. You or your companion decease before the departure (Your companion is the person who is your confirmed scheduled roommate during the tour.)

Other than the provisions stated immediately above, there is no refund if you cancel a reservation 21 days or less prior to departure.

#### **Optional Trip Cancellation Insurance**

Trip cancellation insurance protects your trip investment in the event of you not being able to make the trip. Unforeseen events such as sickness, injury, death of a family member or other circumstances may prevent you from going on the trip.

To protect against unforeseen events, Vacations-Hawaii offers Trip Cancellation Insurance (Silver Travel Protection Plan) as well as Supplemental Health Insurance (Gold Medical Protection Plan). The Gold Medical Protection Plan can only be purchased as an addition to the Silver Travel Protection Plan.

The Silver Travel Protection Plan and the Gold Medical Protection Plan must be purchased no later than on the date and time when your final trip payment is due. Coverage is only valid when the premium is paid. See below, for a description of coverage and exclusions pertaining to certain medical conditions.

**Vacations-Hawaii Silver Travel Protection Plan**

Vacations-Hawaii wants your trip to be worry free. Therefore, we have included the cost of an optional insurance program on your itinerary. If you do not want to purchase the insurance, you must check off the section entitled “decline” indicating that you are declining the purchase of insurance and the cost will not be added to your package. Following is a brief and partial summary of the benefits offered by Vacations-Hawaii’s Silver Travel Protection Plan:

- Trip Cancellation & Interruption
- \$300 Trip Delay (\$100 maximum per day)
- \$500 Baggage & Personal Effects Loss
- \$100 Baggage Delay

**Gold Medical Protection Plan**

In order to purchase the Gold Medical Protection Plan, you must purchase the Silver Travel Protection Plan as well. Following is a brief and partial summary of the benefits offered by Vacations-Hawaii’s Gold Medical Protection Plan:

- \$25,000 Medical Expense
- \$100,000 Emergency Evacuation & Repatriation of Remains
- Included: Travel Medical Assistance
- Included: Worldwide Travel Assistance
- Included: LiveTravel Emergency Assistance

**Combined Silver and Gold Protection Plan**

The Silver and Gold Travel Protection Plan offers the combined benefits of the Silver Travel Protection Plan and the Gold Medical Protection Plan.