



# 2017 International Trip Niseko & Tokyo, Japan

Pre-trip option: 3 days Kyoto  
Post-trip or standalone option: Thailand

## NISEKO & TOKYO, JAPAN MARCH 10 – 18

### OPTION INCLUDES:

- \* Round trip air from JFK via JAL Airlines
- \* Meet & Greet upon arrival with local guide
- \* Breakfast buffet daily
- \* 4 dinners in Niseko only
- \* 5 nights at the Hilton Niseko Village Hotel
- \* 2 nights in Tokyo 4 star hotel
- \* ½ day city tour of Tokyo with local guide
- \* All ground transfers
- \* All local taxes

### PRICES PER PERSON

DOUBLE: \$ 3,359

SINGLE: on request

TRIPLE: on request



Contact Vicki Adams, [vladams@yahoo.com](mailto:vladams@yahoo.com) or 937-266-1744



## KYOTO PRE-TRIP OPTION MARCH 7 – 10

### OPTION INCLUDES:

- \* Air from JFK to Osaka
- \* Ground transfers
- \* 3 night's in 4 star Kyoto hotel
- \* Breakfast daily
- \* ½ day city tour of Kyoto
- \* Air to Hokkaido on JAL
- \* All local taxes

### PRICES PER PERSON:

DOUBLE: \$ 749

SINGLE: on request

TRIPLE: on request



## POST-TRIP OR STAND-ALONE OPTION TO THAILAND

### OPTION INCLUDES:

- \* Air to Bangkok on JAL. Stand-alone does NOT include air
- \* All ground transfers
- \* 6 night's in 4 star hotels
- \* Breakfast daily
- \* Tours with English speaking guide.
- \* All entrance fees as indicated.
- \* Return flight to the USA on JAL

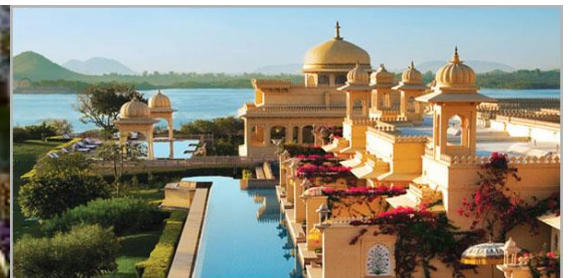
### POST TRIP PER PERSON

DOUBLE: \$1,769

### STANDALONE TRIP PER PERSON

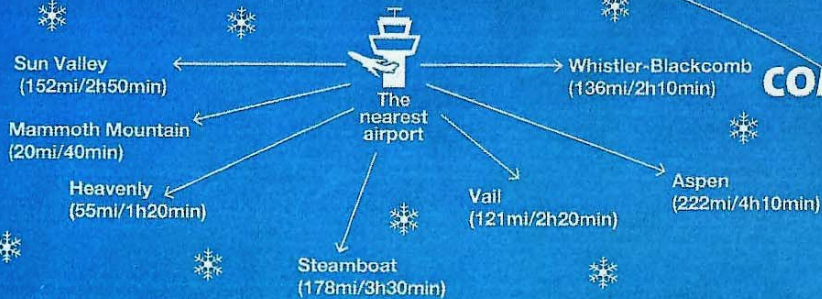
DOUBLE: \$1,285

SINGLE / TRIPLE PRICES  
AVAILABLE ON REQUEST





# WHY SKI IN HOKKAIDO JAPAN?



**47.4ft**

**TOTAL SNOWFALL FOR THE 2014-2015 SEASON**

in Niseko Hokkaido Japan

**GUARANTEED FRESH NATURAL SNOW!!**

**IF YOU LOVE SKIING OR SNOWBOARDING OR BOTH HOKKAIDO IS THE PLACE TO BE!!**



Transport from New Chitose Airport		
Sapporo Kokusai	59mi	1h40min by shuttle
Kiroro	63mi	2h00min by shuttle
Niseko	68mi	2h30min by shuttle
Rusutsu	53mi	1h50min by shuttle
Furano	85mi	2h10min by shuttle
Tomamu	66mi	1h20min by train

**Mt. Fuji 12,388ft**

## BASE ALTITUDE COMPARISON

- Vail 8,202ft
- Aspen 7,890ft
- Mammoth 7,952ft
- Snow Summit 7,001ft
- Steamboat 6,896ft
- Heavenly 6,538ft
- Squaw Valley 6,148ft
- Sun Valley 5,722ft

**BREATHE EASY!! NO ALTITUDE SICKNESS!!**

- Whistler
- Blackcomb 2,214ft
- SAPPORO KOKUSAI 2,067ft
- KIRORO 1,870ft TOMAMU 1,870ft
- RUSUTSU 1,312ft
- NISEKO 1,010ft
- FURANO 803ft

**DEEPEST SNOW DEPTH FOR THE 2014-15 SEASON**

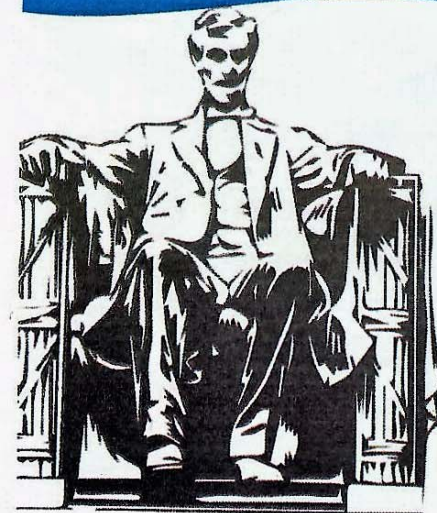
**17 ft deep**

**HIGHER THAN THE LINCOLN MEMORIAL STATUE**  
AND ALMOST THREE TIMES THAT OF KOBE BRYANT!  
in Niseko Hokkaido Japan

**TOTAL NO. OF SNOWFALL DAYS FOR THE 2014-15 SEASON**

**OVER 100 DAYS**

in Niseko Hokkaido Japan







## 2017 INTERNATIONAL TRIP

### HOKKAIDO OPTIONAL DAY TOURS (subject to change)



**Sunday, 12 March 2017**

#### **DAY TRIP TO SAPPORO FOR SIGHTSEEING AND SHOPPING**

Visit Sapporo and sights such as Odori Park, Fish Market, Crab Market, Susukino, Chocolate Factory & Sapporo Beer Garden.

PRICES: \$115. Per person

**Monday, 13 March 2017**

#### **OTARU VILLAGE FOR SIGHTSEEING & SHOPPING**

Otaru, a port city on Hokkaido (Japan's northernmost island), lies northwest of Sapporo on Ishikari Bay. Completed in 1923, the Otaru Canal, running through the city's center, is lined with cafes and shopping centers in converted old warehouses. Nearby, Sakaimachi Street offers seafood restaurants as well as glass and sweet shops. The city is known for glassworks, music boxes and sake distilleries. The tour will include stops at the canal, Sakaimachi St., Glass Factory, Otafu Music Box Museum & Yoichi Whiskey Factory.

PRICE: \$115. Per person

**Tuesday, 14 March 2017**

#### **Jidaimura Park. Sightseeing and Cultural Experience**

Noboribetsu Date Jidaimura is a historical theme park highlighting the Edo Period, one of the most attractive eras in Japanese history. Step back in time to enjoy traditional games, activities, theaters, street performances and more. The charm of ancient Japan is abundant as you mingle with the Ninja and Oiran courtesans so symbolic of the Edo Period. Transform yourself into a prince or princess in the beautiful robes and kimonos! Enjoy a photo session as if you were a peasant or villager back in Edo. Become a Ninja yourself when you train in the Practice Dojo! Throw fighting stars, arrows or play games such as quoits and bean bag tosses. Try your luck with a Japanese lottery ticket and win prizes! There is fun for everyone in the family.

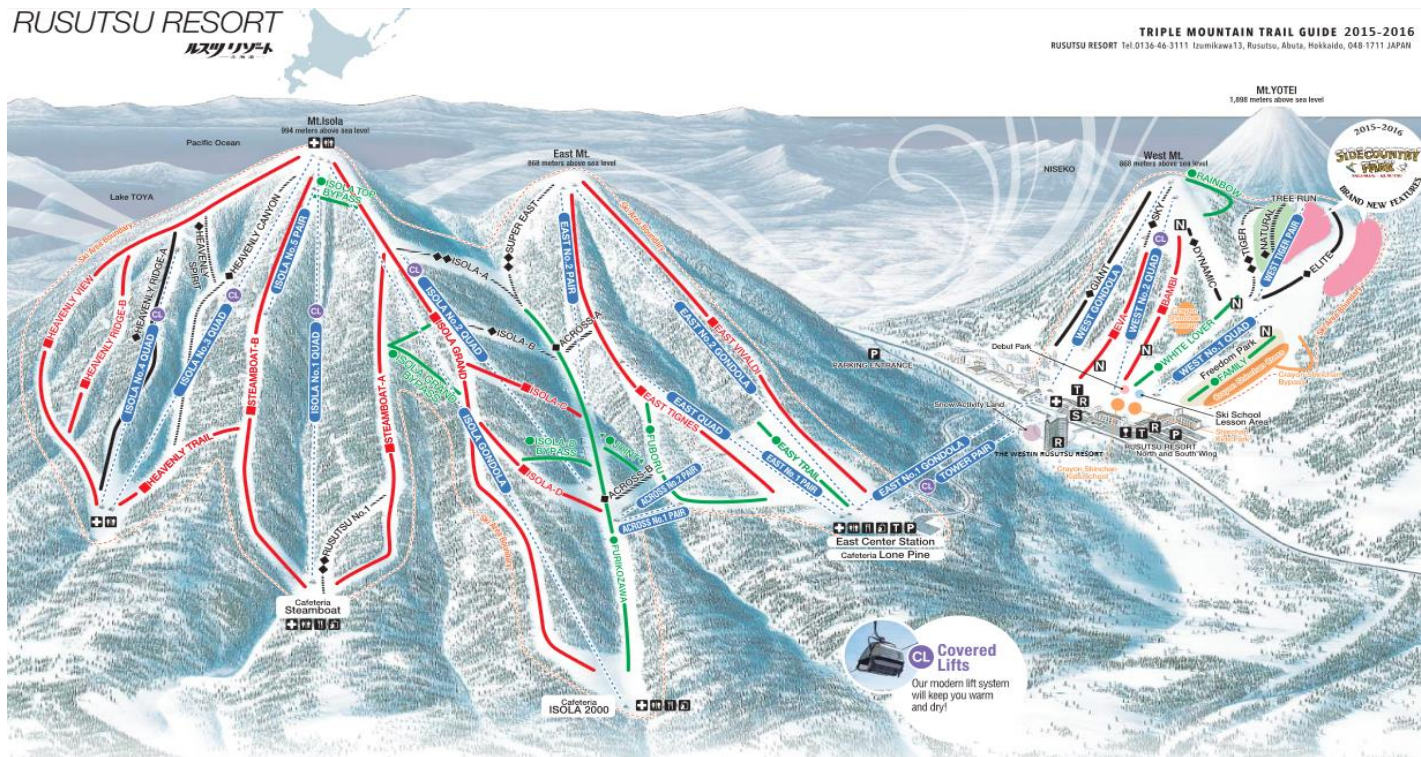
PRICE: \$135. Per person

Wednesday, March 15 2017

## SKI DAY TO RUSUTSU

Rusutsu is the largest ski resort in Hokkaido and about a 45 minute drive from Niseko. It features over 4200 acres of skiing with 37 runs. Beginner: 30%; Intermediate: 40%; Expert: 30%. Average annual snowfall: 39 Ft. Also featuring off piste tree skiing and two awesome Terrain Parks. Costs below include lift ticket.

PRICES: with adult pass \$170, with senior pass (over 60) \$160



## NISEKO PRE-PURCHASED LIFT TICKETS

Offered for pre-purchase are only the “Niseko United” passes which include the four resorts of Annupuri, Niseko Village, Grand Hirafu & Hanazono. The tickets are for consecutive days only. Also please note that anyone planning to go on the ski day to Rusutsu, the lift ticket for Rusutsu is included in the cost of that excursion. Therefore, only a 3 day or less pass for Niseko United would be needed.

Prices listed for the Niseko United passes include the ¥1000 Yen keycard cost which is refundable at the end of use as well as the service fee.

<u>No. of days</u>	<u>Adults</u>	<u>Seniors over 60</u>
1 day:	*	*
2 days:	\$152	\$116
3 days:	\$216	\$165
4 days:	\$280	\$213

\* Single day tickets can be purchased directly at the individual resort

# NISEKO OPTIONAL TOUR & LIFT TICKET ORDER FORM

# of			
Days:	Adults		Seniors 60+
2	\$152.00		\$116.00
3	\$216.00		\$165.00
4	\$280.00		\$213.00

Note that the Rusutsu day trip includes the lift ticket for Rusutsu

**Multi-day passes are for consecutive days only**

Lift passes include the \$10.00 (1000Yen) key card fee which will be refunded when you return the card.

## \*\*\*\*\*SIGN-UP FORM\*\*\*\*\*

**Must be returned to the trip leader no later than January 10, 2017**

PLEASE FILL IN NAME/S ON EACH LINE BELOW

Sat/11Mar: Rusutsu (Tampa only) Adult ticket \_\_\_\_\_ \$ 170.00 x\_\_ = \$ \_\_\_\_\_

Sat/11Mar: Rusutsu (Tampa only) Senior ticket \_\_\_\_\_ \$ 160.00 x\_\_ = \$ \_\_\_\_\_

Sun/12Mar: Sapporo: \_\_\_\_\_ \$ 115.00 x\_\_ = \$ \_\_\_\_\_

Mon/13Mar: Otaru Village: \_\_\_\_\_ \$ 115.00 x\_\_ = \$ \_\_\_\_\_

Tues/14Mar: Jidaimura Park \_\_\_\_\_ \$ 135.00 x\_\_ = \$ \_\_\_\_\_

Wed/15Mar: Rusutsu Adult ticket \_\_\_\_\_ \$ 170.00 x\_\_ = \$ \_\_\_\_\_

Wed/15Mar: Rusutsu Senior ticket \_\_\_\_\_ \$ 160.00 x\_\_ = \$ \_\_\_\_\_

Lift pass: #of days: \_\_\_\_\_ / \_\_\_\_\_ \$ \_\_\_\_\_ x\_\_ = \$ \_\_\_\_\_

**Total Tours & Lifts: \$ \_\_\_\_\_**

**Start Date for Lift Pass:**

Sat/11Mar: \_\_\_\_\_

Sun/12Mar: \_\_\_\_\_

Mon/13Mar: \_\_\_\_\_

**TOTAL PAYMENT BY CHECK: \$ \_\_\_\_\_**

**OR PAYMENT BY CREDIT CARD: \$ \_\_\_\_\_**

**PLUS Credit Card SURCHARGE of 3.5%: \$ \_\_\_\_\_**

**TOTAL TO BE CHARGED TO CREDIT CARD: \$ \_\_\_\_\_**

**CARDHOLDER NAME (PLEASE PRINT): \_\_\_\_\_**

**NUMBER: \_\_\_\_\_ EXPIRATION DATE: \_\_\_\_\_ SEC CODE: \_\_\_\_\_**

**BILLING ADDRESS: \_\_\_\_\_ STATE: \_\_\_\_\_ Zip: \_\_\_\_\_**

**SIGNATURE: \_\_\_\_\_**

**CARDS ACCEPTED: DISCOVER, VISA, OR MASTER CARD. 3.5% SURCHARGE WILL APPLY.**

***Please make checks payable to "Holidaze Ski Tours"***

***All Day Tours are nonrefundable once purchased.***

HOLIDAZE® 810 Belmar Plaza, Belmar, NJ 07719 • [sales@holidaze.com](mailto:sales@holidaze.com) • 800-526-2827





## 2017 INTERNATIONAL TRIP THAILAND ITINERARY (subject to change)



**LEGEND: (B = Breakfast / L = Lunch)**

**Day 1: 18 March 2017 Arrive Bangkok (-)**

Arrival in Bangkok.

Meet and greet with our local guide then transfer to hotel.

Overnight in Bangkok.

**Day 2: 19 March 2017 Bangkok (B/L)**

Breakfast at hotel.

**Bangkok Highlights: City/Temples & Klong Tour (incl. lunch)**

Visit two of the most important sights of Bangkok: the Reclining Buddha at **Wat Pho** is a giant lying Buddha, covered in gold leaf. **The Grand Palace** is a "must see" for every visitor. Located close to the banks of the Chao Phraya River the Grand Palace is the perfect example of an ancient Siamese court. Within the compound is the Temple of Emerald Buddha (**Wat Pra Kaew**). Lunch will be served in a Thai restaurant. Travel on the Chao Phraya River (the River of Kings) and on through the **Klongs** (canals) of Thonburi. You will have the chance to observe and photograph the serene family homes and temples along the waterways, which gave the city the name "Venice of the East." You will, also pay a visit to one of the most photographed sights in Bangkok, the **Wat Arun**. The majestic shrine has a pagoda of 76 meters high. It is decorated with glazed ceramic pieces that reflect the rising sun and gave the temple its name.

**Duration:** may vary from 5.5 - 7 hrs.

**Pick up time from the hotel:** 08:30 a.m. (if no other time announced by the guide)

**Important:** Please note that you are required to wear proper attire (no bare shoulders, bare knees, or strapless-heel shoes). Shoes must be removed before entering all temple buildings.

Overnight in Bangkok.

**Day 3: 20 March 2017 Bangkok (B/L)**

Breakfast at hotel.

**Ayutthaya Tour by bus & boat (incl. lunch)**

In the morning, leave Bangkok for **Ayutthaya**, the ancient Siamese capital. Today, Ayutthaya hosts some of Thailand's most important historical landmarks and is part of the UNESCO World Heritage. The magnitude and number of the ancient temple ruins speaks of the former greatness of the city. You will visit some of the most interesting temples and nearby Bang-Pa-In. The **Bang-Pa-In Summer** Palace of King Rama V consists of buildings in Gothic, Renaissance, Chinese and Thai architecture.

Cruise back to Bangkok along the Chao Phraya River aboard a river cruiser. In route you can observe the scenic river life as you enjoy a sumptuous buffet lunch. Return to your hotel in the late afternoon.

**Duration:** 8-9 hrs.

Overnight in Bangkok.

# 2017 INTERNATIONAL TRIP

## THAILAND ITINERARY (subject to change)

**Day 4: 21 March 2017 Bangkok – Chiang Mai (B/L)**

Breakfast at hotel.

Transfer from hotel to Bangkok Airport for flight to Chang Mai. You will be able to leave your large luggage at the Bangkok hotel to be picked up when you return from Chang Mai on the 23<sup>rd</sup>.

### **DO NOT LEAVE ANY VALUABLES IN THE LUGGAGE LEFT AT THE BANGKOK HOTEL**

Arrive at Chiang Mai airport then transfer to hotel.

Pick up from the hotel for lunch at local restaurant. After lunch takes you around the famous city for an up-close and personal look at some of its most notable temples, as well as stops at its old city walls, gates, and moat.

Highlight of this trip include **Wat Pan Tao**, built in the typical wooden northern-Thailand architecture, with exquisite fine carving on the eaves and door. Proceed to **Wat Jet Yod** with its seven spires and incredible architecture commemorating the year 2000 of the Buddha era. Then drive up to Doi Suthep to visit **Wat Phra Dhat Doi Suthep** (built in A.D. 1384). Wat Doi Suthep is the most sacred temple in northern Thailand, containing a holy relic of Lord Buddha.

**Evening:** Your guide will escort you through the labyrinth of stalls selling everything from local crafts to fun imitation goods. Choose from an astonishing variety of souvenirs, sample the smoothness of the colorful silk on sale everywhere, have a suit measured and ready for your collection the following evening, and browse exquisite Asian silver jewelry and beads. A great way to practice your bargaining skills!

Overnight in Chiang Mai.

**Day 5: 22 March 2017 Chiang Mai (B/L)**

Breakfast at hotel.

The **Mae Sa Elephant Camp** is located just north of Chiang Mai and is a wonderful place to see these amazing mammals receive their daily training, perform traditional duties amidst the trees of the forest and take baths in the cool, nearby streams. Then ride the elephant through the jungle about 1 hr (2 persons per 1 elephant) to visit the variety hill tribe villages at **Eco Agricultural Tourism**. Take a time to touch hill tribe life includes with White Karen, Lahu, Palong, and Padong (Kayang or Longneck Karen). Lunch will be provided at local restaurant. This tour also includes a peaceful visit to a large orchid nursery and a butterfly farm on the way back to your hotel.

This evening, enjoy the superb **Khantoke Northern Thai Dinner** with charming Fon Lep (fingers dance), Sword Dance, Fon Thien (candle dance), Ramwong which all guests will be invited to participate. Also, there is special hill tribe show performed by Akha, Yao, Lahu, Meo, Lishaw, and Karen tribes.

Overnight in Chiang Mai

**Day 6: 23 March 2017 Chiang Mai – Bangkok (B)**

Breakfast at hotel.

Transfer to Chiang Mai airport for flight back to Bangkok.

Arrive Bangkok and transfer to hotel.

The rest of day free at leisure.

Overnight in Bangkok.

**Day 7: 24 March 2017 Bangkok – USA (B)**

Breakfast at hotel.

Transfer from hotel to Bangkok airport for return flight to the USA.

### **Accommodation**

Bangkok	Ramada Plaza Menam Riverside Hotel (4*+)
Chiang Mai	The Empress Hotel (\$*)





## TRIP PURCHASE AGREEMENT

FOR TRIP LEADER USE

Price\* \_\_\_\_\_  
Deposit \_\_\_\_\_  
Bal Due \_\_\_\_\_  
Final Due Date \_\_\_\_\_

Received:  
Date \_\_\_\_\_  
Time \_\_\_\_\_

\*All pricing based on double occupancy. Single rooms MAY be available for an additional fee.

TRIP NAME \_\_\_\_\_

Circle One: FULL GROUND (based on availability)

NAME \_\_\_\_\_  
(Exactly as it appears on your Passport or Driver's License) (Nickname)

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

Home (\_\_\_\_) \_\_\_\_\_ Work (\_\_\_\_) \_\_\_\_\_ Cell (\_\_\_\_) \_\_\_\_\_

E-MAIL \_\_\_\_\_

PREFERRED ROOMMATE: \_\_\_\_\_

Emergency Contact (Someone not on the trip):

Name: \_\_\_\_\_

Relationship \_\_\_\_\_

Phone Numbers \_\_\_\_\_

### PASSPORT INFORMATION International Travelers Only

Name \_\_\_\_\_  
Passport # \_\_\_\_\_  
Expiration date \_\_\_\_\_  
Nationality \_\_\_\_\_  
Birthdate \_\_\_\_\_

Provide a copy of passport to trip leader

### POLICIES OF THE DAYTON SKI & BOARD CLUB:

I acknowledge that I am a current member, in good standing with the Dayton Ski and Board Club, or a reciprocating OVSC club, and I am responsible for adherence to all club policies which are documented separately.

I understand that in order to meet the needs of the entire group, the DSBC retains the right to make changes to any and all travel arrangements including but not limited to, the airlines, flight times, departure cities, and lodging locations. "Free loading" is not permitted on any club trip. Only participants who have officially signed up and paid for their trip prior to departure are authorized to stay in the provided lodging or participate in trip activities. Any non-trip participant who wishes to join in club activities or stay in DSBC lodging must arrange this with the Trip Leader in advance, in accordance with club policies and procedures. The non-trip participant will be responsible for any applicable fees and must sign a waiver of liability.

### CANCELLATION POLICY

I understand that if I cancel my trip, I will be charged a cancellation fee regardless of circumstance and canceling from a trip after the specified deadline I will be liable for any and all additional liquidation cost that the club incurs due to your cancellation.

Participants are encouraged to acquire travel insurance to cover unanticipated situations.

For information regarding cancellation fees see Policy A. Trip Financials paragraph 4 on the DSBC website [www.daytonski.org](http://www.daytonski.org)

### TRAVEL INSURANCE

I have been advised that travel insurance is available that may cover unforeseen events that may occur before and during travel making it necessary to cancel or interrupt my participation in the Dayton Ski & Board Club trip named above. I understand that I risk losing my payments made for this trip and I may incur additional costs while on the trip as a result of unforeseen events. I also understand that pre-existing conditions may not be covered if travel insurance is not purchased within 10 days of the trip deposit date.

### RELEASE OF LIABILITY AND WAIVER OF CLAIMS

I understand that the Dayton Ski & Board Club (DSBC) is a volunteer, non-profit organization with membership in the Ohio Valley Ski Council (OVSC). For being permitted to participate in this DSBC event, I hereby acknowledge-for myself, my heirs, executors, and administrators, unconditionally release and forever discharge the Dayton Ski & Board Club, and all of its officers, trustees, trip leaders and member agents who are acting on behalf of the Dayton Ski & Board Club, as well as any person or business connected with or involved in producing the events, from all liability and I hereby waive any and all claims, demands, or actions on account of my injury or death or on account of damages that might occur in route to, participating in, and/or returning from such activities. I realize that certain activities, including snow skiing, have inherent risks and hazards and I accept all responsibility for participating in this event.

I also recognize that I have personal responsibilities as a participant on a DSBC trip. I acknowledge that the Trip Leader (TL) is a volunteer trip participant. In accordance with the policy of the DSBC, he or she will receive a reward for being the Trip Leader. The Trip Leader has agreed to accept the responsibility to handle sign-ups, financials and other responsibilities of coordinating and running the trip. However, it is understood that I, not the TL, retain the responsibility to attend to matters such as lost baggage, stolen articles, broken skis, lost passport, or any disputes between myself and civil authorities as well as any minor complaints that I might have with the lodging proprietors.

I am age twenty-one or over and am a current member of the DSBC or an OVSC reciprocating club. I have read and fully understand the release of liability and waiver of claims, agree to uphold the policies and procedures of the DSBC, agree to pay the full trip costs by the final due date, and acknowledge the penalties for canceling my trip. I am signing this release and waiver voluntarily.

I have read the above release as a condition precedent to participating in the activity(s) listed on the waiver.

Signature\_X \_\_\_\_\_ Date \_\_\_\_\_

Signature of parent or legal guardian (if participant under 21)\_X \_\_\_\_\_

Relationship \_\_\_\_\_

# GROUP DELUXE

## GROUP TRAVEL PROTECTION PLAN

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

Trip Cancellation\*\* Trip Cost\*

Cancel for Work Reasons

Coverage for cancellation due to work-related reasons in addition to job loss

Trip Interruption\*\* 150% of Trip Cost\*

Trip Delay – 6 hours \$750 (\$150/day)

Missed Connection – 3 hours \$500

Baggage/Personal Effects \$1,500

Baggage Delay – 24 hours \$400

Accident & Sickness Medical Expense \$50,000

Emergency Evacuation & Repatriation \$250,000

Non-Insurance Worldwide Emergency Assistance Services Included

Cancel for Any Reason (CFAR)\*\*\* Optional

\* Up to the lesser of the Trip Cost paid or the limit of Coverage for which benefits are requested and the appropriate plan cost has been paid. Maximum limit of \$20,000

\*\* For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

\*\*\* CFAR coverage is 75% of the nonrefundable trip cost. CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. **This benefit is not available to residents of New York State.**

### PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$21	\$31.50	\$4,501-\$5,000	\$319	\$478.50
\$1-\$300	\$33	\$49.50	\$5,001-\$5,500	\$353	\$529.50
\$301-\$500	\$39	\$58.50	\$5,501-\$6,000	\$388	\$582.00
\$501-\$1,000	\$58	\$87.00	\$6,001-\$6,500	\$422	\$633.00
\$1,001-\$1,500	\$93	\$139.50	\$6,501-\$7,000	\$485	\$727.50
\$1,501-\$2,000	\$115	\$172.50	\$7,001-\$7,500	\$519	\$778.50
\$2,001-\$2,500	\$145	\$217.50	\$7,501-\$8,000	\$537	\$805.50
\$2,501-\$3,000	\$172	\$258.00	\$8,001-\$8,500	\$561	\$841.50
\$3,001-\$3,500	\$194	\$291.00	\$8,501-\$9,000	\$595	\$892.50
\$3,501-\$4,000	\$242	\$363.00	\$9,001-\$9,500	\$623	\$934.50
\$4,001-\$4,500	\$276	\$414.00	\$9,501-\$10,000	\$665	\$997.50

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

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

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

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T-19056

TRAVEL INSURED  
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HOLIDAZE SKI TOURS®

### PAYMENT INFO:

Make checks payable to:

Holidaze Ski Tours

Mail to:

810 Belmar Plaza

Belmar, NJ 07719

If you plan to pay by credit card you may request a credit card authorization form from Holidaze Ski Tours. Please note that a 5% surcharge will apply to all credit card charges.

Plan Document is available in Holidaze Ski Tours office upon request at any time, and will be provided with your final documents.

### APPLICATION:

Group Name: \_\_\_\_\_

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Departure Date: \_\_\_\_\_ Return Date: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Initial Trip Deposit Date: \_\_\_\_\_

Destination: \_\_\_\_\_

Premium Amount: \_\_\_\_\_

Applicant Signature \_\_\_\_\_



## GENERAL LIMITATIONS AND EXCLUSIONS

**Insurance benefits are not payable for any loss 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 to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**The following limitation applies to Trip Cancellation:** All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

**Additional Limitations and Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

### **Purchase up to final Trip Payment for Pre-Existing Condition Waiver!**

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased before final trip payment for the trip, for the full non-refundable cost of the trip and the booking for the covered trip is the first and only booking for this travel period and you are not disabled from travel at the time you pay the premium

This document contains highlights of the plan. The Plan contains insurance benefits underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2015. The Plan also contains non insurance Travel Assistance Services that are provided by an independent organization, OnCall International, and not by United States Fire Insurance Company or Travel Insured International. Review the Plan Document for complete terms, including benefits, conditions, limitations and exclusions that apply. The Plan Document will be provided to you by your travel supplier upon purchase of the plan. Coverages may vary and not all coverage is available in all jurisdictions.

## DETAILS OF COVERAGE

Insurance benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements when You are prevented from taking or completing Your Covered Trip due to:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which:
  - a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- e) a documented theft of passports or visas
- f) 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;
- g) Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Certificate has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- h) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- k) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- l) involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- m) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- n) Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
- o) Your normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after the Plan Effective Date and be verified by medical records;
- p) the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Trip Cancellation; and 2) cause the classes to extend beyond the Scheduled Departure Date of Your Trip. Extensions due to extra-curricular or athletic events are not covered;
- q) Mandatory evacuation ordered by local government authorities at Your Trip Destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
- r) A transfer of You or Your Traveling Companion by the employer by whom You or Your Traveling Companion are employed on Your Effective Date which requires their principal residence to be relocated;
- s) You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required;
- t) You, Your Traveling Companion or Family Member traveling with You are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
- u) Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible.

**Trip Delay:** The Insurer will reimburse You for covered expenses on a one time basis, up to the maximum shown in the Schedule of insurance and other coverages, if You are delayed en route to or from the Covered Trip for 6 or more hours due to a covered reason.

**Baggage/Personal Effects:** The Insurer will reimburse You up to the maximum shown on the Schedule of insurance and other coverages for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement.

**Emergency Accident and Sickness Medical Expense:** The Insurer will pay benefits up to the maximum shown on the Schedule of insurance and other coverages, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the Covered Trip or a Sickness which first manifests itself during the Covered Trip.

**Emergency Medical Evacuation:** The Insurer will pay, subject to the limitations set out herein, up to the maximum shown on the Schedule of insurance and other coverages, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip.

**Cancel For Any Reason Protection:** Optional Coverage applies only when requested on the application and the appropriate additional plan cost has been paid. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided You cancel Your Trip more than 48 hours prior to your Scheduled Departure Date. This benefit is not available to residents of New York State.