



TRAVEL PROTECTION PROGRAMS 2011-2012

Our Plans Cover Pre-Existing Conditions!

TNT Vacations' No-Worry Travel Protection is designed exclusively for our valued customers and contains benefits both before and during your vacation so you can focus on other things - such as what to pack. We strongly recommend the purchase of our Travel Protection Program.

TNT Vacations No-Worry Travel Protection Program Cancel for Any Reason Waiver (provided by TNT Vacations) PLUS post-departure insurance (underwritten by Stonebridge Casualty Insurance Company)

OPTION A: For Both Charter and Scheduled Airline Vacations†

Trip Duration	Plan Cost Amount
Trips 4 nights or less	\$69 per person**
Trips 5 nights or longer	\$99 per person**

OPTION B: For Scheduled Airline Vacations for Cash Back on Non-Refundable Published Airline Tickets

Cost of Non-Refundable Airline Ticket (including taxes)	Plan Cost for Trips 4 Nights or Less	Plan Cost for Trips 5 Nights or Longer
Less than \$500	\$119 per person**	\$149 per person**
\$500 to \$699	\$139 per person**	\$169 per person**
\$700 to \$899	\$159 per person**	\$189 per person**
\$900 or higher	Ask for Details	Ask for Details

**For holiday periods (December 24-31, 2011; February 17-21, 2012; April 13-17, 2012), add an additional \$30 per person. The plan cost is non-refundable once purchased and does not protect against future package price reductions. Prices are subject to change without notice.

SECTION I: "Before You Travel" Protection

► No-Worry Cancellation Waiver[^] (Provided by TNT Vacations)

Option A: For Charter & Scheduled Airline Vacations:

If, for any reason, you are unable to take your vacation, TNT Vacations will refund the full package price (less the plan cost and \$50 per person administrative fee). The program is valid on any vacation package that includes air transportation from a scheduled-air (refundable bulk ticket) or charter carrier and will waive any fees imposed by TNT or suppliers related to canceling prior to departure. So, if your travel plans change for any reason and you need to cancel your booked vacation, TNT's program allows you to do so with a money-back guarantee.†For scheduled-air travel this policy reimburses refundable bulk air. Passengers with refundable bulk air tickets will be refunded in full for the price of the entire package less the fees mentioned above. For passengers with non-refundable published air tickets who elect to purchase Option A, you will be refunded in full for the land portion of your package, less the fees mentioned above, and will receive an air credit in the value of the airline ticket to be used upon the same airline (within one year of the original purchase date).

Option B: For Scheduled Airline Vacations for Cash Back on Non-Refundable Published Airline Tickets:

You get the same, great features as our Charter & Schedule Airline Vacations passengers, which is a refund of your land arrangements **plus** our enhancement which provides you with a refund of your otherwise **non-refundable published** air tickets (less the plan cost and \$50 per person administrative fee)! If you cancel your trip for any reason up to 3 hours prior to the scheduled departure time of your trip, the complete package is refundable, including airfare regardless of ticketing penalties and airline regulations, provided you have paid the plan cost amount (based on airline ticket price and duration of travel indicated upon the Option B portion of the chart above). **Note:** in respect to air cancellation penalties, you will be reimbursed only for air arrangements booked through TNT Vacations. TNT Vacations will not refund cancellation charges imposed on any other air arrangements you may book on your own.

Important: To be eligible for a refund under Section I (Option A or B), the TNT Vacations No-Worry Travel Protection Program must be purchased at the time of your final payment (for charter flight and land only bookings) or at the time of booking (for scheduled-air flight bookings) and we must be notified of your intention to cancel no later than 3 hours prior to the scheduled departure time of your covered trip. Notification of cancellation must be received by phone with a TNT Vacations representative. Email and voicemail notifications will not be sufficient to receive a full refund.

[^] For New York residents only, the No-Worry Cancellation Waiver may be purchased separately from the TNT Vacations Travel Protection Program. Contact 1-877-538-3815 for details.

SECTION II: "While You Travel" Protection Underwritten by Stonebridge Casualty Insurance Company

► Trip Interruption: Up to Total Trip Cost

If you have to leave your vacation unexpectedly for a covered reason, such as illness, injury or death to you, a traveling companion or an immediate family member, you will be reimbursed for the unused, non-refundable portion of your travel arrangements, plus the cost of returning home.

► Trip Delay: Up to \$1,000 (\$200/day)

If you miss the departure of your trip due to carrier-caused delays or other covered reasons, the plan reimburses you up to \$1,000 for additional accommodations, meals and "catch-up" transportation expenses.

► Baggage Protection

If your baggage or personal property is lost, stolen, or damaged, the plan will cover up to \$1,000. If your bags are delayed or misdirected for more than 24 hours, the plan will reimburse you up to \$300 for the purchase of necessary personal items.

► Medical Expenses: Up to \$5,000

Should you become injured or sick during your vacation, the plan will reimburse you up to \$5,000 for a sickness for necessary medical expenses for up to one year from the date of your accident or illness. This coverage is especially important, as Medicare and many private insurance policies generally do not cover you outside of the U.S., and many HMO's do not cover you outside their provider area.

► Emergency Evacuation/Repatriation: Up to \$20,000

In the event that a covered illness or injury requires air or ground transportation to a specialized facility or to return home, the plan prepays up to \$20,000 in covered medical services and supplies (coordinated by our 24-hour Assistance provider, to help ensure your safe transport). In the event of your death during the trip, the plan reimburses the covered expenses related to the return of your mortal remains to the U.S.

► Travel Accident Protection/Accidental Death & Dismemberment (Air Common Carrier): Up to \$10,000

In the event that a covered injury occurs and you suffer loss of life or limb while in, on, boarding or alighting or being struck down by a covered air common carrier during your trip, the plan will provide a benefit of up to \$10,000.

Section II of the TNT Vacations No-Worry Travel Protection Program, Policy Number MZ0911043H0000A is underwritten by Stonebridge Casualty Insurance Company, an AEGON Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHCS000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHCS100 and TAHCS200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #s TAHCS100IPS and TAHCS200IPS. Certain coverages are under series TAH6000 and TAH67000.

SECTION III: Services Provided by On Call International

24-Hour Assistance: One toll-free telephone call gives you access to On Call International a worldwide network of medical and travel-related professionals who will work together to solve your medical or travel-related problem.

Questions on Sections II & III of the plans?

Call Berkeley at 1-800-954-4311

Ask for information on TNT Vacations Travel Protection.

The TNT Vacations No-Worry Travel Protection Program is provided in addition to other applicable indemnity or insurance programs, where permitted by law and shall apply only after benefits have been paid.

This program was designed and administered by Aon Affinity Berkely Travel, Aon Affinity Berkely Travel, a division of Affinity Insurance Services, Inc.; (AR 244489); in CA, MN & OK a division of AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA Aon Affinity Insurance Services, Inc. (CA 0694493); and in NY a division of AIS Affinity Insurance Agency.

► How do I purchase one of these programs?

Simply ask your travel counselor to include the cost for travel protection with your deposit. You may also elect to purchase travel protection plan when you book online at tntvacations.com. Please note: the plan may not be purchased after final tour payment has been made.

While the above information is not a complete description – a full Plan Description detailing the terms, conditions and exclusions of the TNT Vacations No-Worry Travel Protection Program will be sent to you – we have highlighted just a few of these plan benefits. If you have any questions, or would like to request a copy of the Plan Description, please call our plan administrator, Berkeley, at 1-800-954-4311. Please use this number for TNT Vacations No-Worry Travel Protection Program inquiries only. **Reservation details or information regarding Section I are not available via this phone number – contact TNT Vacations directly for this information.**

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