

# protection plans



## CHOOSING A PROTECTION PLAN

Peace of mind is key—make sure you have the level of insurance protection that's right for you. Your ACIS program fee includes Basic Protection coverage. ACIS recommends that participants upgrade to the Ultimate Protection Plan, designed specifically for your travel needs. For details of plan policies, please see the "Protection Plans" section on page 7 of this booklet.

	INSURANCE COVERAGE	CANCELLATION REFUND POLICY*	RATE
<b>ULTIMATE PROTECTION PLAN</b>	<b>MOST ENHANCED</b> health coverage, program interruption, baggage delay/loss and travel delay protection while on tour. Plus, enhanced medical/job loss cancellation refund policy.	<b>MOST ENHANCED</b> cancellation refund policy. <b>Cancel for any reason up to your day of departure and receive a cash refund—the most generous plan in the industry.**</b>	\$30 per day (\$400 maximum)† \$100 surcharge for participants age 66+†  The Ultimate Protection Plan must be purchased by the Full Payment Deadline.
<b>COMPREHENSIVE PROTECTION PLAN</b>	<b>ENHANCED</b> health coverage, program interruption, baggage delay/loss and travel delay protection while on tour. Plus, enhanced medical/job loss cancellation refund policy.	<b>ENHANCED</b> cancellation policy.	\$25 per day (\$300 maximum)† \$100 surcharge for participants age 66+†  The Comprehensive Protection Plan must be purchased no later than 65 days prior to departure.
<b>BASIC PROTECTION PLAN</b>	<b>STANDARD</b> health coverage, program interruption, and travel delay protection while on tour. Plus, standard medical/job loss cancellation refund policy.	<b>STANDARD</b> cancellation policy.	Included in program fee

\*Cancellation Refund Policy summary refers to cancellations due to non-insured reasons. \*\*Portion of the refund may be in the form of a travel credit voucher. †Capped at \$400/\$300 not including the surcharge for participants age 66+. Plan must be purchased for the entirety of the tour, including departure and return dates.

## REFUND POLICIES

Should you have to cancel for a non-insured reason, our refund policy is outlined below. We can only process cancellations upon receipt of a cancellation letter. Any refund that you are owed will be sent within 45 days of receipt of your cancellation letter. ACIS recommends the Ultimate Protection Plan that allows you to cancel anytime up to your day of departure for any reason and receive a cash refund!

# of days prior to departure	Ultimate Protection Plan	Comprehensive Protection Plan	Basic Protection Plan
130+ days	All payments less \$100*	All payments less \$350*	All payments less \$350*
129 to 90 days		All payments less \$450*	All payments less \$650*
89 to 65 days		All payments less \$675*	All payments less \$1,100*
64 to 30 days	All payments less \$400 Travel Credit Voucher*	All payments less \$1,100*	All payments less \$1,300*
29 to 15 days	All payments less \$600 Travel Credit Voucher*	No refund	No refund
14 days or less	All payments less \$800 Travel Credit Voucher*		

\*The Comprehensive Protection Plan Fee, Ultimate Protection Plan Fee and any visa fees are non-refundable and non-transferable. Non-refundable fees also include, but are not limited to, ACIS Travel Credit Voucher credits, late fees, credit card convenience fees and cancelled check fees. ACIS Travel Credit Vouchers are transferable, are not redeemable for cash and expire December 31, 2017. Please contact ACIS for more details.

## CANCELLATION NOTES

There is no provision for refunds for meals, accommodations or transportation, including flight costs or activities missed by participants, for reasons of absence once the program has started. Minor alterations in programs will not result in refunds. Pre-departure materials are not sent to participants who cancel from the program. If a participant elects to obtain a refund, that refund shall be ACIS' sole responsibility to participants and parents/legal guardians. **All cancellations must be submitted in writing to ACIS' Boston Headquarters at 343 Congress Street, Suite 3100, Boston, MA 02210, or by email to accounts@acis.com.**

## REINSTATEMENT FEES

Cancelled participants who request to be reinstated must send full payment, including a \$175 Reinstatement Fee (plus any additional airline charges), in the form of a cashier's check or credit card, along with a written request to be reinstated. Reinstatements are subject to airline and hotel availability.

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Your ACIS program fee includes Basic Protection coverage, of which certain portions are underwritten by ACE American Insurance Company (Travel Assist) under policy GLM N04965255. This protection is automatically in force during your ACIS tour.

Plan Type	Health Protection <small>Includes 24 hour medical assistance, consultation, monitoring and emergency evacuation where deemed necessary by Travel Assist.</small>	Medical/Job Loss Cancellation <small>Medical and other cancellation reasons as stated below.</small>	Medical Interruption <small>Medical and other interruption reasons as stated below.</small>	Baggage Delay/Loss	Travel Delay Protection
<b>Ultimate Protection Plan</b>  <i>Best!</i>	Coverage up to \$50,000.  No deductible. Travel Assist will pay up to \$1,500 for an immediate family member to travel to the trip destination in the event that a participant under age 24 is hospitalized for more than 48 hours or more than 1 week if age 24 or older.	<b>For all participants:</b> Full refund except for \$100 plus the price of the Ultimate Protection Plan.	Up to \$1,500 toward the cost of a one-way economy ticket to the United States.	If bags are lost or delayed for more than 24 hours on your outbound journey, ACIS will pay \$200 for emergency purposes. If bags are stolen or lost, up to \$1,000 total will be reimbursed by Travel Assist if a signed police or airline report accompanies the claim. (Of this, up to \$200 reserved for loss of photographic or electronic equipment.) No deductible applies.	If your trip is delayed 12 or more hours, up to \$100 per day of traveling expenses will be reimbursed by Travel Assist up to a maximum of \$500.
<b>Comprehensive Protection Plan</b>  <i>Better</i>	Coverage up to \$30,000.  No deductible. Travel Assist will pay up to \$1,000 for an immediate family member to travel to the trip destination in the event that a participant under age 24 is hospitalized for more than 48 hours or more than 1 week if age 24 or older.	<b>For all participants:</b> Full refund except for \$100 plus the price of the Comprehensive Protection Plan.	Up to \$1,000 toward the cost of a one-way economy ticket to the United States.	If bags are lost or delayed for more than 36 hours on your outbound journey, ACIS will pay \$50 for emergency purposes. If bags are stolen or lost, up to \$500 total will be reimbursed by Travel Assist if a signed police or airline report accompanies the claim. (Of this, up to \$100 reserved for loss of photographic or electronic equipment.) No deductible applies.	If your trip is delayed 12 or more hours, up to \$100 per day of traveling expenses will be reimbursed by Travel Assist up to a maximum of \$500.
<b>Basic Protection Plan</b>  <i>Good</i>	Coverage up to \$15,000.  \$200 deductible.	<b>65 days or more prior to departure:</b> See "Refund Policies" chart on page 8.  <b>Less than 65 days prior to departure:</b> Full refund except for \$1,100.	Up to \$250 toward the cost of a one-way economy ticket to the United States.	No coverage is included.	If your trip is delayed 12 or more hours, up to \$100 per day of traveling expenses will be reimbursed by Travel Assist up to a maximum of \$300.

**A total of \$495 plus the cost of the Protection Plan must be received in order to activate your plan.**

ACIS Protection Plans are updated each fall for the following travel year. Once finalized, a *Health and Program Cancellation/Interruption Coverage* booklet that outlines the specific coverages in place for the upcoming year will be available online.

## PROGRAM CANCELLATION AND PROGRAM INTERRUPTION

The cancellation and program interruption policies apply only to persons who cancel due to a listed insured reason and notify ACIS in writing. Accepted insured cancellation and program interruptions are limited to the following circumstances:

- 1) If you or a member of your immediate family (spouse, domestic partner, child, parent, grandparent, sibling or legal guardian) are seriously injured, become ill or die.
- 2) If an adult participant or either parent/legal guardian of a student participant is laid-off (which must be documented with the appropriate forms from the Social Security Administration). Notification must be made to ACIS within seven days of job termination for this benefit to be in force. Program cancellations only.

Travel Assist pays up to \$400 for a covered trip cancellation for Basic, Comprehensive and Ultimate Protection Plans. The balance is refunded by ACIS as part of the "Refund Protection Plan," outlined in the Protection Plan booklet.

If, in the event a group leader cancels a scheduled trip because he/she or a member of his/her immediate family (spouse, domestic partner, child, parent, grandparent, sibling or legal guardian) becomes seriously ill, injured or dies, and no replacement can be found, requiring all participants assigned to such group leader to cancel their trip, payment will not exceed \$4,800 in total for all participants assigned to such group leader.

## TRAVEL ACCIDENT PROTECTION

Travel Assist provides \$25,000 coverage for accidental death and lower amounts for other accidents. The maximum aggregate total payable under this policy for all ACIS participants is \$1,000,000, and benefits may be reduced if this maximum is exceeded.

## TRAVEL SECURITY CLAUSE—NON U.S. DESTINATION TRIPS

As part of the Basic Protection Plan provided by ACIS, a group's itinerary can be modified at no cost to participants if: 1) The U.S. Department of State states there has been a terrorist attack against U.S. interests and 2) the U.S. Department of State issues an official Travel Warning that Americans should not travel to any country visited on the itinerary and 3) the official Travel Warning is issued or in effect within 90 days prior to departure.

## TRAVEL SECURITY CLAUSE—U.S. DESTINATION TRIPS

As part of the Basic Protection Plan provided by ACIS, a group's itinerary can be modified at no cost to participants if the U.S. Department of State states there has been a terrorist attack against U.S. interests within 90 days prior to departure and within 50 miles of a city being visited.