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TRAVEL PROTECTION POLICY

SGH Golf wants your trip to be worry-free. That's why we list the cost of our tour protection plan with our vacation packages. It can save you time and money, and provide greater peace of mind. The SGH Golf Travel Protection Plan is affordably priced and provides valuable coverage for your vacation:

Tour Protection Benefits	Benefit Level Per Person
Trip Cancellation	Tour Cost Up to \$20,000
Trip Interruption	Tour Cost Up to \$20,000
Sports Traveler Benefit	\$750
Travel Delay	\$500
Baggage Coverage	\$500
Baggage Delay	\$200
Sporting Equipment Coverage	\$1000
Sporting Equipment Rental	\$750
Resort Closure Trip Inconvenience	\$500
Emergency Medical Coverage	\$10,000
Emergency Medical Transportation	\$50,000
24-Hour Emergency Medical & Travel Assistance	Included

SGH Golf strongly recommends the purchase of the Travel Protection Plan. This plan provides protection for your non-refundable tour costs and cancellation fees should you need to cancel or interrupt your trip due to unforeseen circumstances. It also provides important medical benefits and assistance while traveling on your SGH Golf vacation. The Certificate of Insurance/Policy will be provided to you with your travel documents; it contains complete details on the coverage provided.

Insurance cost is 6% of the total tour cost. Please note that if we are not in receipt of your air cost at the time of booking we will only insure the land cost.

Included: Pre-existing Conditions Exclusion Waiver

When this protection plan is purchased to cover the full tour cost within 14 days of your initial deposit, and you are medically able to travel at the time of purchase (and have not filed a claim for trip cancellation due to a pre-existing illness within 120 days of the effective date of this insurance), the Pre-existing Conditions Exclusion will be waived. The Pre-existing Conditions Exclusion Waiver is not available to Canadian residents.

The following is a brief description of the coverage available.

- **Trip Cancellation/Interruption***: Coverage provides financial protection for expenses related to trip cancellation or interruption caused by a covered reason. Trip cancellation provides reimbursement for prepaid, non-refundable expenses, up to the amount of coverage purchased. Trip interruption coverage offers reimbursement for the unused, non-refundable portion of the trip and increased transportation costs to return home due to a covered reason. Some covered reasons include:
 - **A terrorist act** committed by an organized terrorist group (recognized as such by the U.S. State Department) if it results in property damage, injury or loss of life in a domestic or foreign city within 30 days of scheduled arrival in that city.
 - **Illness, injury or death** of traveler, a covered family member or traveling companions. This coverage also extends to employed caregivers who live with the traveler and a person with whom the traveler lived for 12 continuous months prior to the effective date of coverage.
 - **Financial default** of selected airline carriers that results in the complete cessation of services. Supplier default is only provided if the traveler purchases insurance within 14 days of initial trip payment or deposit, financial default occurs more than 7 days after the policy's effective date and the travel supplier is listed on our list of covered suppliers.
 - **Strikes, natural disasters, bad weather, or FAA mandated shutdown** resulting in the complete cessation of services by an airline, tour operator or cruise line for at least 24 consecutive hours.
 - **Normal pregnancy** (for Trip Cancellation only) of the traveler (or the anticipated due date of an immediate family member and the traveler plans to attend the childbirth), if the pregnancy occurs after the effective date of insurance.
- **Travel Delay***: Offers reimbursement to cover additional accommodation and travel expenses due to a delay of at least 6 hours. Covered reasons for travel delay include carrier caused delays (including bad weather) and unannounced strikes. Payments may not exceed \$150 per person per day.
- **Baggage Coverage***: Provides benefits for loss, damage or theft of baggage and personal effects provided all reasonable measures to protect, save and/or recover property are taken. Coverage is secondary to coverage provided by a common carrier.
- **Baggage Delay***: Covers the reasonable additional purchase of essential items if baggage is delayed or misdirected by a common carrier for 24 hours or more.
- **Emergency Medical/Dental Coverage***: Provides benefits for emergency medical or dental expenses incurred during the coverage period. Services must be provided by a licensed provider and must take place during the trip.
- **Sports Benefits***: Provides coverage for specialist sporting equipment; reimburses rental costs if equipment is stolen, lost, damaged or delayed by a common carrier for at least 12 hours; reimburses non-refundable sports-related deposits and payments such as tee times, equipment rentals and lessons.
- **Emergency Medical Transportation**: Pays for emergency medical transportation services as a result of an injury or illness to have the traveler moved to the nearest appropriate facility. Once you are able, we will also have the traveler returned home.
- **24 Hour Emergency Travel & Medical Assistance**: Multilingual representatives are on call 24 hours a day to help you solve a variety of problems, from replacing lost tickets and travel documents to making cash transfers.

* **Insurance is provided under a Master Policy issued by BCS Insurance Company on Master Policy #52.401.** The SGH Golf Travel Protection Plan is administered by World Access Service Corp. Coverage is provided for a maximum of 90 consecutive days. Limitations & exclusions apply. Complete benefit descriptions are in the Certificate of Insurance/Policy that will be provided to you with your important travel documents should you elect coverage. If there are any conflicts between this document and the Certificate of Insurance/Policy, the Certificate of Insurance/Policy shall govern. California residents: Please note that World Access Service Corp. does business in California as WASC Insurance Agency, California License #0B01400. You may contact World Access Service Corp., the program administrator at 1.800.586.8460.