

Specializing in Custom Performance Tours and Pilgrimages



Peter's Way Tours Inc.



FREQUENTLY ASKED QUESTIONS

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GENERAL SECTION ANSWERS

WHY SHOULD I PURCHASE THE PETER'S WAY PASSENGER PROTECTION PLAN?

You've saved, you've waited, and now you're all set to go on the vacation of your life – a Peter's Way tour. Preparing for your tour includes protecting yourself from unfortunate occurrences that threaten to interfere with even your best-laid plans. By purchasing the Peter's Way Passenger Protection Plan, you can help protect yourself against cancellation penalties, medical costs, baggage loss and delays, as well as gain access to a wide range of traveler's assistance services.

Did you know that the Peter's Way Passenger Protection Plan could protect you if:

- Someone in your immediate family (as defined in the plan) has an illness or injury, even if they aren't scheduled to travel with you.
- You become ill and can't travel because your child comes down with the chicken pox and you are quarantined.
- Your house becomes flooded due to a hurricane.
- A family member back home passes away and you must return from your Peter's Way vacation early.
- Your luggage is lost by the airlines.
- You twist your ankle and must visit a doctor while traveling.
- Many other unforeseeable events as listed in the Description of Coverage.

WHAT DOES IT COVER?

The Peter's Way Passenger Protection Plan includes pre and post-departure coverage for the following:

Trip Cancellation and Trip Interruption

If you must cancel or interrupt your tour for a covered reason, the Peter's Way Passenger Protection Plan provides coverage up to your TOTAL TOUR COST.

Covered reasons include illness, injury or death to you, a traveling companion or a covered family member. Additional covered reasons for cancellation include jury duty, subpoena, having a home made uninhabitable by a natural disaster, hijacking and being involved in a documented traffic accident en route to departure. Please refer to the Description of Coverage for full details.

Trip Delay

If you should miss the departure of your vacation due to carrier-caused delays or other covered reasons, the plan reimburses you up to \$750 for costs such as accommodations, meals, telephone calls and transportation expenses in order to catch up to the tour or to return home.

Medical Protection

If you become ill or are injured while on your trip, the plan will reimburse you up to \$25,000 in medical

expenses. Medical coverage while traveling overseas is particularly important as Medicare and some HMO's may not cover medical expenses incurred outside the U.S.

Emergency Evacuation and Repatriation of Remains

If an injury or illness requires emergency medical transportation to the nearest appropriate medical facility, the plan will pre-pay up to \$75,000 for covered transportation expenses. In addition, in the event of your death, the plan pays up to \$100,000 toward the expenses associated with transporting your remains.

Baggage Protection

If your baggage and/or personal effects should become lost, stolen or damaged during or while in transit to or from your tour, the plan will reimburse up to \$1,500. The plan also includes baggage delay protection, covering up to \$250 for the purchase of necessary items in the event your luggage is delayed by a common carrier for more than 24 hours en route to your tour. The benefits are in excess to your homeowners coverage and any other valid and collectable insurance.

24 Hour Worldwide Emergency Assistance

24-hour emergency telephone assistance hotline provided by Seven Corners Assist to help with travel-related emergencies ranging from cash transfer, legal, dental, or medical referral, lost traveler documents assistance as well as medical consolation and monitoring.

Are my airline tickets covered?

The insurance portion of the plan covers your airfare if booked through Peter's Way. Land Only Passengers can have their airfare covered for an additional charge of \$20.00 per person. The total reimbursement amount would be your tour penalty assessed by Peter's Way plus the air cancellation penalty assessed by the airline.

Will my current home, renters, credit card, or health insurance policies cover my tour?

Due to territory restrictions, many other insurance policies may not offer any coverage while you travel. Others may offer partial protection, but due to benefit limits, coinsurance and deductibles, you may not be reimbursed for the full amount incurred. Most people do not have any insurance coverage that covers the cost of their vacation if they must cancel their trip. The Peter's Way Passenger Protection Plan has a wide range of travel benefits that credit card, homeowners and renters insurance policies most likely do not offer. The medical coverage included in the Peter's Way Passenger Protection Plan is absolutely vital for most people whose health insurance policies (Medicare, certain HMO's, etc.) do not pay for medical expenses incurred outside of the United State or do not cover transportation charges due to medical emergencies.

Is there help while I'm traveling?

One of the valued benefits offered in the Peter's Way Passenger Protection Plan is the 24 Hour Emergency Assistance Service. Seven Corners Assist is a leader in this field. With Seven Corners Assist you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with such emergencies as cash transfers, lost documents, medical or legal monitoring or referrals. They are also equipped to respond to many unexpected circumstances, such as providing potentially costly air ambulance transportation in medical emergencies. If an emergency should arise during your vacation, call Seven Corners Assist immediately and give the details of your problem or medical emergency.

Where can I call for more information?

You can contact Peter's Way (800-225-7662) with any pre-purchase inquiries and Seven Corners Assist (800-371-0926) with any claims inquiries.

ENROLLMENT SECTION ANSWERS

When is payment for the plan due?

The insurance plan can be purchased at any time until the final payment has been made. Plan payments will not be accepted after final payment has been made. All plan payments are non-refundable. If the plan payment is made at the time of deposit or within 21 days from the date of the Peter's Way Tours "Tour Deposit Acknowledgement Letter," the passenger will be covered for pre-existing conditions.

How do I Enroll in the Peter's Way Passenger Protection Plan?

If you select "yes" on your enrollment form for the Travel Insurance, Peter's Way will bill you for the cost of the plan. Enrollment is made by simply paying the plan amount at the time of deposit up until your final payment has been made.

When does coverage go into effect and will it cover me for the entire length of my vacation?

The Trip Cancellation coverage takes effect upon receipt of the required plan cost by Peter's Way. All other benefits will take effect at 12:01 A.M. on your scheduled departure date and location. Your coverage will remain valid until 11:59 P.M. of your scheduled completion date or your return to your origination point as stated on your tickets, whichever is earlier. Please see the Description of Coverage for detailed information.

I am not a U.S. or Canadian resident; can I purchase the plan?

Yes, you are still able to purchase the insurance plan.

CLAIM SECTION ANSWERS

What happens if I need to cancel my tour?

Please contact Peter's Way and Seven Corner's, Inc. as soon as possible in the event of a claim, as the plan will not pay benefits for any additional charges incurred due to a delay in notifying Peter's Way of your cancellation. Seven Corner's, Inc. will then forward you the appropriate claim form in order to file a claim.

What happens if my traveling companion cancels their tour but I still want to travel?

If your Traveling Companion cancels for a covered reason under the Peter's Way Passenger Protection Plan and you are forced to pay a "change in occupancy" fee (or single supplement charge), the plan will reimburse you for this expense. Both individuals must have purchased the insurance plan.

What happens if my flight is delayed or cancelled?

If your flight is cancelled due to a covered reason, you would be reimbursed for the following:

- the additional transportation expenses (less any refunds paid or payable for your original tickets) to join your tour in progress. The cost cannot exceed the cost of a one-way economy airfare, or first class (if your tickets were first class) and for the cost of any unused prepaid sea or land arrangements; and/or
- you will be reimbursed up to \$750 per day for the cost of additional accommodations and travel expenses if your tour is delayed 12 hours or more for a covered reason.

How do I get reimbursement if my bags and/or personal items are damaged/stolen/lost while I am traveling?

First, obtain verification from the appropriate authority to whom you reported the loss (for example, airline, tour operator, hotel, transportation official, police, etc.). Also be sure to save any store receipts you may have for the original purchases. Upon your return home, simply request a claim form by calling Seven Corners, Inc. or visiting <http://www.sevencorners.com/file-a-claim>. The benefits are excess to your homeowners coverage and any other valid and collectible insurance.

If I require medical care while on my tour, are my medical bills covered?

Yes. The plan will reimburse your co-payments or deductibles, up to \$25,000 for a covered accident and illness that occurs during your tour. In order to be reimbursed, save any receipts and statements from the treating physician. Upon your return home, simply request a claim form by calling Seven Corners, Inc. or visiting <http://www.sevencorners.com/file-a-claim>. You will be asked to forward copies of your medical bills, as well as any explanation of benefit forms you may receive from your regular health insurer in regard to this loss. Please also note that should you require follow up care for your illness or injury once you return home, the plan continues to provide you with this medical coverage for up to 52 weeks from the onset of the illness or injury, or until you have exhausted the coverage limit. In the event of a medical emergency while traveling, the plan provides emergency assistance services through Seven Corners Assist. Should your medical condition necessitate your medical evacuation to another facility or home, these arrangements are made and pre-paid by Seven Corners Assist.

How do I file a claim?

In the event of a claim, please visit <http://www.sevencorners.com/file-a-claim> or call Seven Corners, Inc., the plan administrator, at 1-800-371-0926. Peter's Way has a dedicated line in Assist. It's on that brochure we made for them. Please note that you may want to have a copy of your Peter's Way invoice handy when you call (or go online) as there are some details that will be needed in order to initiate your claim. This information includes your travel dates, date of cancellation, Peter's Way tour information, and some brief information regarding your reason for cancellation, or other type of loss (i.e. tour delays, baggage loss or delay, medical claims, etc.). Important: if you are canceling your vacation, be sure to also contact your travel agent and/or Peter's Way to notify them of the cancellation, as well as to avoid additional expenses due to late reporting.

For covered emergencies during your tour which require evacuation, interruption, or other travel-related emergencies, call Seven Corners Assist at the telephone number provided with your travel documents and provide them with your tour information and emergency detail. The plan will provide reimbursement to you for deductible that may be imposed by your homeowners or other insurance.

How does the Excess Coverage for baggage and medical work?

Baggage and medical coverage are excess or secondary to any primary insurance plans you may have (e.g. homeowners or health insurance). Part of the claim process for baggage and medical claims includes submitting the claim to your primary insurer first. We will then review their payment and reimburse any covered expenses that were not reimbursed by the primary insurance, up to the limit for that benefit. Of course, if you do not have primary insurance, this plan would pay from first dollar for covered expenses.

DEFINITIONS/EXCLUSIONS SECTION ANSWERS

Who is a covered “Immediate Family Member” under the plan?

Our definition of immediate family is quite broad. It’s not just family member who reside with you. Instead, immediate family includes: mother, father, grandmother, grandfather, brother, sister, brother-in-law, sister-in-law, children, grandchildren, aunts, uncles, nieces and nephews. See the Definitions section of the Description of Coverage for a full listing.

Are there exclusions?

In order to provide this package of benefits, certain restrictions do apply. For example, the plan does not provide duplicate payments if there are other sources of reimbursement available. Exclusions are standard in virtually every insurance product. Please see the Description of Coverage for a full list of exclusions.

What is the Pre-Existing Exclusion?

Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to the Insured’s effective date for which the Insured or the Insured’s Traveling Companion is scheduled or booked to travel with the Insured:

1. received or received a recommendation for a diagnostic test, examination, or medical treatment; or
2. took or received a prescription for drugs or medicine.

Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

Can I WAIVE the Pre-Existing Condition Exclusion?

You can have the Pre-Existing Condition exclusion waived if your travel protection plan cost is paid at the time of deposit or within 21 days from the date of the Peter’s Way Tours “Tour Deposit Acknowledgement Letter”.

Please see the Description of Coverage to review the full terms of the Pre-Existing Condition Exclusion.

Can I Cancel My Trip for Any Reason?

Cancellation for Any Reason upgrade can be added to your policy for an additional \$100.00. This includes reasons for cancellation not otherwise covered by the regular policy. You can cancel up to 2 days prior to departure and receive reimbursement of up to 75% of the non-refundable payments for your trip. Payments must be received for the upgrade with your insurance premium at the time of deposit or within 15 days from the date of the Peter’s Way Tours “Tour Deposit Acknowledgement Letter”.

For complete details of coverage, terms, conditions, exclusions, and pre-existing conditions for the insurance protection provided, refer to the Description of Coverage, which you will receive with your travel documents. If you need further information, please call Peter’s Way (800-225-7662) with any pre-purchase inquiries and Seven Corners’ Assist (800-371-0926) with any claims inquiries. Travel insurance is underwritten by United States Fire Insurance Company, Eatontown, NJ under policy number FSG12-120116-01RT.