

Dear Fellow Traveler,

High Definition Travel has partnered with Allianz to provide our clients with travel insurance plans at affordable prices. This way, you can gain peace of mind by protecting your vacation investment. Many factors may cause a trip interruption or last-minute cancellation—anything from sudden illness, to jury duty, or a natural disaster. Travel insurance can protect you from losing hundreds or even thousands of dollars in cancellation fees. All our featured plans also include medical coverage while traveling. Please note that the cost of insurance is based on age and total trip cost.

Sincerely,

Your Dedicated Travel Professionals



In association with:



| PLAN COVERAGE | JOURNEY* | CLASSIC WITH CANCEL ANYTIME** |
|--|---|--|
| <p>TRIP CANCELLATION Provides reimbursement for prepaid, non-refundable expenses if you must cancel your trip due to a covered reason.</p> | Up to 100% of trip cost (max \$100,000) | Up to 100% of trip cost (max \$10,000) |
| <p>TRIP INTERRUPTION Provides reimbursement for the unused, non-refundable portion of your trip and additional transportation costs to return home due to a covered reason.</p> | Up to 150% of trip cost (max \$15,000) | Up to 150% of trip cost (max \$15,000) |
| <p>CHANGE FEE Provides reimbursement for airline/rail change fees if incurred due to a covered reason.</p> | \$500 each fee | \$500 each fee |
| <p>EMERGENCY MEDICAL/DENTAL Provides reimbursement for the cost of treatment associated with a covered medical or dental emergency incurred while traveling. A deductible may apply.</p> | \$25,000 (\$750 dental max) | \$25,000 (\$750 dental max) |
| <p>EMERGENCY TRANSPORTATION Provides coverage for medically necessary transportation to the nearest hospital or appropriate facility.</p> | \$500,000 | \$500,000 |
| <p>TRAVEL DELAY Provides reimbursement for certain eligible expenses due to a covered travel delay.</p> | \$800 (>5 hours) | \$800 (>5 hours) |
| <p>BAGGAGE LOSS/DAMAGE Provides reimbursement when your baggage is lost, damaged, or stolen while you are traveling.</p> | \$1,000 | \$1,000 |
| <p>BAGGAGE DELAY Provides reimbursement when your baggage is delayed by a common carrier while on your trip for a period specified in plan documents.</p> | \$300 | \$300 |
| <p>KIDS COVERAGE FOR FREE Under 18 at the time of purchase with at least one paying parent or grandparent on the trip.</p> | Included | NOT Included |
| <p>CANCEL ANYTIME COVERAGE Provides reimbursement if you must cancel your trip for a reason not listed as covered in your plan.</p> | NOT included | Reimbursement up to 80% of total trip cost |

* Kids under the age of 18 at the time of purchase are included free with a parent or grandparent under the Journey Plan.

*The Classic with Cancel Anytime Plans needs to be purchased on or before your initial deposit date.

Allianz Global Assistance can pay trip cancellation and interruption claims when you cancel or interrupt your trip due to a certain unforeseen situation. These situations are called “covered reasons.” For these plans, the covered reasons include:

| | |
|--|---------------------------------|
| Covered illness, injury, death | Legal separation/divorce |
| Supplier financial default | Traffic accident |
| Legal proceeding | Mandatory evacuation |
| Normal pregnancy | Witness birth |
| Employer termination | Military duty |
| Loss of accommodation | Terrorism |
| Destination uninhabitable | Home uninhabitable |
| Canceled tour | Hijacking |
| Quarantine | 24-hour delay by travel carrier |
| Travel delay resulting in loss of 50% of trip length | Employment transfer |

If you have any specific questions as to the coverage of these plans, please contact Allianz 866-884-3556.

To receive a quote or purchase a plan, please email groups@hdtrav.com.