

PROTECTION PLANS

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* Includes 24 hour medical assistance, consultation, monitoring and emergency evacuation where deemed necessary by Travel Assist.	Medical/Job Loss Cancellation Medical and other cancellation reasons as stated below.	Medical Interruption Medical and other interruption reasons as stated below.	Baggage Delay/Loss	Travel Delay Protection
Comprehensive Protection Plan BETTER	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.	For all Flight Group participants: Full refund at any time less \$100 and the price of the Comprehensive Protection Plan. For all Bus Group Participants: If 65+ days before departure, full refund less price of the Comprehensive Protection Plan. If less than 65 days before departure, full refund less \$100 and 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.
Basic Protection Plan GOOD	Coverage up to \$15,000. \$200 deductible.	30 days or more prior to departure, All Participants: See "Refund Policies" chart on page 8. Less than 30 days before departure: Flight Group Participants receive full refund less \$600. Bus Group Participants receive full refund less \$250.	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 \$200 plus the cost of the Protection Plan must be received in order to activate your plan.

*Health coverage is not available for trips within the U.S.

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 (medical documentation required).
- 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 and Comprehensive 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.

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 Comprehensive Protection Plan that allows you to receive a greater refund!

# of days prior to departure	Comprehensive Protection Plan: Flight Groups	Basic Protection Plan: Flight Groups	Comprehensive Protection Plan: Bus Groups	Basic Protection Plan: Bus Groups
130+ days	All payments less \$100*	All payments less \$200*	All payments less insurance	All payments less \$75*
129 to 90 days	All payments less \$200*	All payments less \$300*		
89 to 65 days	All payments less \$300*	All payments less \$400*		
64 to 30 days	All payments less \$400*	All payments less \$500*	All payments less \$100*	All payments less \$200*
29 to 15 days	No refund	No refund	All payments less \$300*	All payments less \$400*
14 days or less			No refund	No refund

*The Comprehensive Protection Plan Fee and any passport or visa fees are non-refundable and non-transferable. Non-refundable fees also include, but are not limited to, late fees and cancelled check fees.

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 \$50 Reinstatement Fee (plus any additional airline charges if applicable), 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.

SUBSTITUTION POLICY

Substitutions can be made provided that the participant finds a suitable replacement. Substitute participants must forward a completed ACIS registration form together with appropriate payment in accordance with the payment schedule, and these must arrive in the same envelope as the written notice of cancellation for the participant withdrawing from the program. Please write the word "SUBSTITUTE" in large block letters at the top of the form. The substituting participant will pay the trip fees applicable at the time of his/her registration on the ACIS program. **Substitutions are not possible within 65 days of departure. Refunds will be made within 45 days of the completed substitution.** Subject to airline and hotel availability.

# of days prior to departure	Refund for Withdrawing Participant
90+ days	All payments less \$100*
89 to 65 days	All payments less \$200*
64 days or less	No substitutions possible

* The Comprehensive Protection Plan Fee and any passport or visa fees are non-refundable and non-transferable.