

Standard Cancellation Terms and Optional Travel Protection Effective for 2014 Travel on Ship Based Trips

In the spirit of its ongoing commitment to ensuring your total comfort with every aspect of your travel experience, Butterfield & Robinson offers optional travel protection in the event that you need to cancel your Butterfield & Robinson trip or if you experience illness or accident on trip. It is optional; **however, we strongly recommend purchasing any of the forms of coverage available** (listed below):

OPTION A - TRIP MATE – TRAVEL PROTECTION PLAN

Trip Cancellation – Up to Trip Cost

Trip Cancellation covers forfeited, non refundable Payments or Deposits when a Trip is canceled for a covered reason.

Trip Interruption – Up to Trip Cost

Trip Interruption covers unused land and water arrangements plus additional air expenses to return home or to rejoin a Trip when a Trip is interrupted for a covered reason.

Covered Reasons for Trip Cancellation and or Trip Interruption Include:

Sickness, Injury or death of the Insured, a Traveling Companion, Family Member, Business Partner; or for Other Covered Reasons such as: Inclement Weather **or** unannounced Strike, that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while en route to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas or a transfer of employment; Involuntary Job Termination (must be employed with same employer for 1 year); **a Terrorist Attack which occurs within 30 days of the Insured's departure, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on the Insured's itinerary. The Terrorist Attack must occur after the Effective Date of the Insured's Trip Cancellation coverage;** or Revocation of military leave. For a complete description of the plan visit www.tripmate.com/wpA366B or www.tripmate.com/wpA366E

Missed Connection

Covers up to \$750 for the Additional Transportation Cost and for the cost of any unused land or water Travel Arrangements if the Insured's arrival at the Trip destination is delayed 3 hours or more due to a common carrier delay, preventing the Insured from getting to the point of departure.

Medical Expense / Emergency Assistance

Covers up to \$25,000 for medical expenses for a covered Sickness or Injury which occurs while on a Trip and up to \$750 for emergency dental treatment during a Trip. Covers Medical Evacuation up to \$50,000 to the nearest Hospital/Home, plus required escort expense, or return of remains in the event of death during a Trip.

Baggage & Personal Effects

Covers up to \$1,500 for the following: unauthorized use of credit cards and administrative fees to reissue lost or stolen tickets; loss, theft, damage, or destruction of property or the cost to replace lost or stolen travel documents (passports & visas), that occurs during the Trip.

Baggage Delay

Covers up to \$250 per day (maximum of \$750) for the purchase of essential items if **Checked** Baggage is delayed by a common carrier for 24 hours or more.

Certain exclusions and limitations apply and are detailed in the "Description of Coverage" brochure. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion or Family Member traveling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if your premium is received at (or before) final payment for the Trip), suicide, normal pregnancy, war or any act of war.

The cancellation terms and travel protection for our Signature, Bistro, Masters, Grand Journeys and Myanmar trips differ from those outlined above. Please call us at 1-800-678-1147 for details.

This is a brief description of the plan available. Plan benefits, limits, and provisions may vary by state jurisdiction. For further information, ask for the Travel Insurance Certificate, which details the coverage, provisions, limitations, and exclusions of the insurance offered and is available to you, upon request, at any time prior to your purchase of the Travel Protection Plan. Visit www.tripmate.com/wpA366B or www.tripmate.com/wpA366E for complete details. This plan is underwritten by Arch Insurance Company, New York. Benefits are administered by Trip Mate, Inc. * 9225 Ward Parkway, Suite 200, Kansas City, Missouri, 64114, 800-888-7292 (*In CA, dba Trip Mate Insurance Agency).

OPTION B - TRIP MATE – CANCEL FOR ANY REASON PLAN

This benefit includes OPTION A and provides coverage for 75% of the Insured's non-refundable Payments or Deposits if the Insured cancels his or her Covered Trip two (2) days or more before the scheduled departure date for any reason not otherwise covered by the insurance provisions, provided the policy is purchased within 14 days of the Insured's initial deposit or payment for his or her Trip.

SUPPLEMENTAL AIRMED AIR AMBULANCE EVACUATION MEMBERSHIP PROGRAM

AirMed Traveller membership provides its members with the peace of mind that comes from knowing should a medical emergency arise while traveling more than 150 miles from home, specialized aircraft and experienced medical and flight crews will be ready to respond to your emergency at a moments notice, 24/7, 365 days a year. If you should become hospitalized as an in-patient AirMed will provide bed-side to bed-side air ambulance evacuation service to the hospital of your choice. En route you will receive medical care from AirMed's highly trained and skilled doctors and nurses who specialize in transporting ill or injured patients. A U.S. or Canadian resident (under 75) may purchase a one-year solo membership for US\$225 or a family membership for 1-2 adults and up to 5 minor children for US\$325. This membership provides you unlimited coverage for one year from the date of purchase. Some limits and exclusions do apply. **Please note transportation by air ambulance from the accident site to your home country is NOT covered by Trip Mate insurance.**

PRICING AND PAYMENT TERMS

The price per person for the **Trip Mate Travel Protection Plan** is 9% of the total price of your Butterfield & Robinson trip (including any single supplement, if applicable). The price per person for the **Trip Mate Cancel For Any Reason Plan** is 12.5% of the total price of your Butterfield & Robinson trip (including single supplement if applicable). **These prices apply to all travel between January 1, 2014 and December 31, 2014.**

We typically include the Trip Mate Travel Insurance on your reservation so that you are made aware of this option and its cost. Please indicate on your Traveller Information Form whether you wish to purchase Trip Mate Travel Insurance or the Supplemental AirMed Air Ambulance Evacuation Membership Program. If you choose to purchase any of this coverage, payment must be made together with the final payment for your trip. If we do not receive payment at the time of your final payment, it will be assumed that you have declined coverage. All forms of coverage are non-refundable.

CANCELLATION BY B&R

B&R reserves the right to cancel any trip at any time for any reason if there are too few participants, or if the quality of the trip or the safety of the travellers is judged to be compromised. In such a case, refund of payments received by B&R shall constitute full settlement. B&R cannot assume responsibility for any loss incurred on account of nonrefundable air tickets.

SUMMARY OF CANCELLATION TERMS

Standard Cancellation Terms (if you did not purchase insurance)

Number of days prior to your trip: <i>If you have to cancel your B&R trip you are entitled to the return of these amounts:</i>	121+	61-120	0-60
	50% refund of deposit	50% refund	100% cancellation fee

<i>If you have to cancel your B&R trip due to a reason as defined in the Trip Mate Travel Insurance Policy</i>	121+	61-120	0-60
	50% refund of deposit	100% refund	100% refund

Trip Mate Cancel For Any Reason Plan
If you have to cancel your B&R for a reason Not defined in the Trip Mate Travel Insurance Policy

121+	61-120	0-60
75% refund of penalties	75% refund of penalties	75% refund of penalties

Between 270-120 days prior to departure each traveller will be charged \$750 to cancel or the traveller may choose to keep the full \$1500 deposit in a holding account with us for a future trip.

*These benefits are provided by Trip Mate Travel Insurance, and are subject to the limitations and exclusions in that policy.