

## Standard Cancellation Terms and Optional Travel Protection Effective for 2019 Travel on River Cruise 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):

### CAVALRY ELITE TRAVEL INSURANCE

**Cavalry Elite Travel Insurance combines the best evacuation services with premier travel insurance coverage into a single integrated program designed for passionate travellers.**

#### CRITICAL BENEFITS INCLUDE:

- Elite medical evacuation, to your hospital of choice, empowering you to take control of your medical care if you become hospitalized.
- High-end travel insurance coverage such as primary medical expense coverage, trip cancellation/interruption and more.
- Completely integrated one-stop program with a single contact for emergency services, travel assistance and insurance claims.
- 24/7 access to paramedics, nurses and military veterans.
- Security extraction in case of unexpected, dangerous and chaotic events.

To generate a quote on the cost of the coverage for your B&R trip, or to purchase the plan, please click here:

<http://www.cavalrytravelinsurance.com/butterfield>

#### SUMMARY OF CANCELLATION TERMS

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##### Standard Cancellation Terms (if you did not purchase insurance)

Number of days prior to your trip: <i>If you have to cancel your B&amp;R trip you are entitled to the return of these amounts:</i>	<b>271+</b>	<b>126-270</b>	<b>91-125</b>	<b>31-90</b>	<b>0-30</b>
	<b>100% refund of deposit</b>	<b>50% refund of deposit<sup>1</sup></b>	<b>75% refund of trip cost</b>	<b>50% refund of trip cost</b>	<b>100% cancellation fee</b>

##### If you purchased Cavalry Elite Travel Insurance

Number of days prior to your trip: <i>If you have to cancel your B&amp;R trip due to a reason as defined in the Cavalry Elite Travel Insurance Policy</i>	<b>271+</b>	<b>126-270</b>	<b>91-125</b>	<b>31-90</b>	<b>0-30</b>
	<b>100% refund of deposit</b>	<b>50% refund of deposit<sup>1</sup></b>	<b>100% refund of penalties*</b>	<b>100% refund of penalties*</b>	<b>100% refund of penalties*</b>

<sup>1</sup>Between 270-126 days prior to departure each traveller will be charged \$750 to cancel or the traveller may choose to keep the full \$1,500 deposit as a credit for a future trip. This credit will expire 2 years from the date of cancellation.

\*These benefits provided by **Cavalry Elite Travel Insurance** and are subject to the limitations and exclusions in that policy.

**PRE-EXISTING MEDICAL CONDITION EXCLUSION WAIVER**

The exclusion for Pre-Existing Condition will be waived provided:

- a) The payment for your plan is received at or before the final payment for Your Trip;
- b) The booking for the Trip is Your first and only booking for this travel period and destination; and
- c) You are not disabled from travel at the time You make Your payment for this plan.

**CANCELLATION BY B&R**

B&R reserves the right to cancel any trip at any time for any reason determined in our sole discretion, including if there are too few participants, or if the quality of the trip or the safety of travellers is judged by B&R to be compromised. In such a case, refund of payments received by B&R shall constitute full and final settlement. In the event of cancellation, B&R is not responsible for any loss incurred on account of non-refundable or non-transferable air tickets or other unrecoverable travel costs. B&R retains the sole discretion to run any trip notwithstanding the occurrence of any event or the existence of any condition in or near any place of travel included on a trip itinerary, or in proximity to such a place, or affecting travel, including air travel, in general. If B&R determines in good faith to run a trip, the then no refund under this paragraph shall be payable with respect to that trip and any traveler cancelling a reservation shall be bound by the cancellation policies identified in the preceding paragraphs.

**SUMMARY OF CAVALRY ELITE TRAVEL INSURANCE COVERAGE (RESTRICTIONS MAY APPLY)**

**TRAVEL INSURANCE COVERAGE**

TRIP CANCELLATION/TRIP INTERRUPTION: Reimburses forfeited, non-refundable, unused payments or deposits up to the maximum shown on the Schedule of Benefits or trips that are canceled or interrupted due to covered reasons such as: accidental injury, sickness or death of you, your traveling companion, your family member or your business partner; death or hospitalization of your host at destination; inclement weather, natural disaster, or terrorist attack at point of departure or destination which renders accommodations uninhabitable; mandatory evacuation at final destination due to hurricane or other natural disaster; named hurricane causing cancellation of travel at destination; natural disaster or man-made disaster at destination which renders accommodations at destination uninhabitable; common carrier strike for at least 24 hours; common carrier mechanical breakdown which results in cancellation or suspension of travel; employment transfer causing principal residence relocation; termination or laid off from employment from a place of employment which you have been employed for past 3 consecutive years; company is directly involved in a merger or acquisition; your business operations interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy, natural disaster, or financial default; within 30 days of departure, a politically motivated terrorist attack occurs within a 100 mile radius of the city to be visited, and if the United States government issues a travel advisory indicating that Americans should not travel to a city named on the itinerary; bankruptcy and/or default of travel supplier which occurs more than 14 days following effective date; documented theft of passports or visas; unable to participate in a scheduled hunting, fishing, or sport expedition due to a delay of personal necessary sports equipment by customs or common carrier; hijacked; quarantined; required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided you are or your traveling companion are not a party to the legal action or appearing as a law enforcement officer, the victim of felonious assault, having principal place of residence made uninhabitable by fire, flood or other natural disaster, or burglary of principal place of residence within 10 days of departure; directly involved in or delayed due to a traffic accident substantiated by a police report, while en route to departure; called to emergency duty due to a natural disaster other than war, military duty within 30 days of departure, or your leave revoked or are redeployed; United States government or government authorities at destination prohibit the kind of activities you planned to do, prohibitions include: closing a reserve, banning all hunting, declaring the kind of hunting you were planning to do illegal, any other prohibitions we approve; cancellation of your covered trip if your arrival on the covered trip is delayed and causes the loss of 50% or more of the scheduled covered trip duration due to the reasons covered under the trip delay benefit. For a complete list of covered reasons, refer to the Certificate of Insurance or Policy.



**MEDICAL EVACUATION SERVICES:** Covers transportation services to your home country hospital of choice when you're (i) hospitalized, (ii) require hospitalization or (iii) have a medical condition which requires emergency medical care to avoid death or serious and permanent impairment to your health. Covers deployment of medical professionals to your bedside as case managers.

**SECURITY EVACUATION:** Covers extraction to your home country due to political, military, unpredictable natural disasters or other security events.

**TRIP DELAY:** Reimburses up to \$200 per day/per person up to the maximum shown in the schedule of benefits for additional expenses if delayed en route to or from the covered trip for 3 or more hours due to defined hazard.

**MISSED CONNECTION:** Reimburses up to the benefit shown in the schedule of benefits for missed departure due to cancellation or delay for 3 or more hours of all regularly scheduled airline flights due to inclement weather or any delay caused by common carrier. Benefits are provided to cover additional transportation expenses needed to join the trip, reasonable accommodations and meal expenses and non-refundable trip payments for the unused portion of trip.

### **BAGGAGE INSURANCE COVERAGE**

**BAGGAGE & PERSONAL EFFECTS:** Will pay up to the maximum shown on the schedule of benefits, for loss, theft or damage to Baggage and personal effects, provided all reasonable measures to protect, save and/or recover the property has been taken. There is a per article limit of \$300. The Baggage and personal effects must be owned by and accompany you during the trip. If you have checked your baggage with a common carrier and delivery is delayed, coverage for baggage will be extended until common carrier delivers it.

**BAGGAGE DELAY/DELIVERY:** Will pay up to the maximum shown on the schedule of benefits, if your checked baggage is delayed or misdirected by common carrier for more than 12 hours.

**BAGGAGE / PERSONAL EFFECTS – SPORTS EQUIPMENT:** If your sports equipment is lost by common carrier, or damaged, or stolen, we will pay up to the amount in the schedule of benefits provided all reasonable measures to protect, save and recover property has been taken.

### **MEDICAL EXPENSE & OTHER INSURANCE COVERAGE**

**ACCIDENT SICKNESS MEDICAL EXPENSE:** Will pay reasonable and customary charges up to the limit shown on the schedule of benefits, if you incur necessary covered medical expenses as a result of an accidental injury or sickness which occurs during the trip. You must receive initial treatment for accidental injuries or sickness while on the trip. Covered medical expenses are medically necessary services and supplies which are recommended by the attending physician.

**ACCIDENTAL DEATH & DISMEMBERMENT:** Will pay the percentage of the principal sum shown in the table of losses when you, as a result of an accidental injury occurring during the trip, sustain a loss shown in the policy table. The loss must occur within 365 days after the date of the accident causing the loss.

### **ASSISTANCE SERVICES**

*Travel assistance, medical consultation, security consultation and intelligence services are provided by Redpoint Resolutions, an elite team of special operations veterans, Stanford Medicine affiliated physicians, paramedics, nurses, and other medical and security professionals.*

**MEDICAL & SECURITY CONSULTATIONS:** Critical medical advice from paramedics, nurses and physicians, combined with expert security consulting services from military and intelligence veterans.

**TRAVEL ASSISTANCE:** Travel assistance services to include passport assistance, prescription refill, payment guarantees, cash advance and more.