

TRAVEL PROTECTION PLAN

Travel Insurance Benefits	Maximum Benefit
Trip Cancellation	Trip Cost
Trip Interruption	Trip Cost
Missed Connection	\$750
Travel Delay (Up to \$150 Per Day)	\$750
Accidental Death & Dismemberment (air flight)	\$25,000
Medical Expense/Emergency Assistance	
Accident & Sickness Medical Expenses	\$50,000
Emergency Evacuation and Repatriation	\$100,000
One Call 24-Hour Assistance Service	Included
Baggage and Personal Effects	\$1,500
Baggage Delay (Up to \$250 Per Day)	\$500
*Cancel for Any Reason Benefit	up to 100% of non-refundable trip cost

PLEASE NOTE: This policy may not be purchased after You have made final payment for Your Trip. The Pre-Existing Condition Exclusion is waived if payment for this plan is received by Paul Gauguin Cruises within 14 days of Your initial deposit/payment for Your Trip.

Trip Cost	Premium Rate
Up to \$1,000.....	\$99.00
\$1,001 to \$1,500.....	\$149.00
\$1,501 to \$2,000.....	\$219.00
\$2,001 to \$2,500.....	\$279.00
\$2,501 to \$3,000.....	\$329.00
\$3,001 to \$4,000.....	\$399.00
\$4,001 to \$5,000.....	\$489.00
\$5,001 to \$6,000.....	\$579.00
\$6,001 to \$7,000.....	\$669.00
\$7,001 to \$8,000.....	\$769.00
\$8,001 to \$9,000.....	\$859.00
\$9,001 to \$10,000.....	\$949.00
\$10,000 and over.....	10% of Paid trip cost

Summary of Coverages

CANCELLATION/INTERRUPTION

TRIP COST If you cancel your Trip for a covered reason, you will be reimbursed up to the amount in the Schedule, for the unused, non-refundable prepaid expenses for Travel Arrangements. If you have to cancel or interrupt your Trip due to a covered Injury, Sickness or death - your own or that of a Traveling Companion, Family Member or Business Partner - or for Other Covered Reasons, as defined, you will be reimbursed up to the Trip Cost for unused land or water Travel Arrangements, plus additional transport charges paid to return Home or to rejoin your Trip.

BAGGAGE AND PERSONAL EFFECTS

\$1,500 Coverage for direct physical loss or damage to your checked Baggage, passports or visas while on your Trip. A \$600 maximum limit applies to jewelry, watches, cameras, camera equipment, and furs — a \$300 per article limit applies to all other items. If, while on your Trip, your checked Baggage is delayed for more than 24 hours or more, we will pay up to \$500 for the purchase of necessary additional clothing and personal articles.

CANCEL FOR ANY REASON BENEFIT

* Cancel for any reason benefit requires: 1) payment for this plan be received by Paul Gauguin Cruises within 14 days of Your initial deposit / payment for Your Trip; and 2) You cancel Your Trip two (2) days or more before Your Scheduled Trip Departure Date.

MEDICAL EXPENSE/EMERGENCY ASSISTANCE

\$50,000/\$100,000 Provides up to \$50,000 for reasonable and customary medical expenses incurred within 52 weeks of a covered Sickness or Injury that occurs while on your Paul Gauguin Cruises Trip, or for emergency dental treatment received during your Trip not to exceed \$750; up to \$100,000 of the the costs for emergency transport to the nearest Hospital or medical facility, including escort expense (both, if deemed necessary by the Attending Legally Qualified Physician), for a covered Injury or Sickness that occurs while on your Trip, or the cost of homeward carriage if deceased.

TRAVEL DELAY

\$750 Provides reimbursement up to \$150 per day (maximum \$750) for reasonable accommodation, meal and local transportation expenses if you are delayed for 12 hours or more due to a covered reason such as Common Carrier delay; quarantine; loss of passport, travel documents or money; or a documented weather condition preventing you from getting to the point of departure.

Conditions & Limitations

Certain exclusions and limitations apply and are detailed in the Travel Insurance Certificate. For example, coverage does not apply to: any sickness or condition of you, a Traveling Companion, Family Member or Business Partner 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 within 14 days of your initial deposit/payment for your Trip), suicide, normal pregnancy, war or any act of war, mental or nervous disorders. Other Covered Reasons, as defined, includes the following events or their consequences: Cancellation or Interruption of your Trip due to: Inclement Weather, unannounced Strike, mechanical breakdown that causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while enroute 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; a transfer of employment of 250 miles or more; Involuntary Job Termination (must be employed with same employer for 1 year); or a Terrorist Incident that occurs in a city listed on the itinerary of Your Trip, provided the Terrorist Incident occurs within 30 days prior to the Scheduled Departure Date for Your Trip; or Revocation of military leave. **This plan is underwritten by:** United States Fire Insurance Company, Eatontown, NJ. Benefits are administered by: Trip Mate, Inc., (in CA, dba Trip Mate Insurance Agency) 9225 Ward Parkway, Suite 200, Kansas City, MO, 64114, 800-888-7292.

This is a brief description of the plan available for all Travel Protection Plan Sales November 1, 2009 and after. For further information ask for the Travel Insurance Certificate, which fully details the coverages, provisions, limitations and exclusions of the plan offered and is available to you, upon request, at anytime prior to your purchase of the plan. The Travel Insurance Certificate can be found at www.tripmate.com/wpF426P or by calling the plan administrator Trip Mate, Inc. at 800-888-7292 and refer to the plan number F426P. Once paid, the insurance premium is non-refundable.