# 2026/27 Travel Protection Plan

*effective 26JUN26*

**Part A – Cancellation Waiver provided by Premier World Discovery/AFC Vacations**

**I. Trip Cancellation Waiver (TCW)**

Payment of the per person Trip Cancellation Waiver guarantees full refund on all payments (including Deposit), except the Trip Cancellation Waiver Fee itself, made for tour rates in case of cancellation up to the time and date of departure due to the passenger's Personal Illness (Medical Documentation required) or death of an Immediate Family Member (Official Documentation required).

**II. Premier/AFC "Any Reason" Cancellation Waiver (ARCW)†**

Payment of the per person Trip Cancellation Waiver also includes an "Any Reason" Cancellation Waiver. The "Any Reason" Cancellation Waiver provides you with 75% of the cancellation fees in the form of a future travel certificate, should you cancel your tour more than 48 hours prior to your scheduled departure for any reason that is not eligible for cash reimbursement under the Trip Cancellation Waiver (Section I.). Cancellation fees are reimbursed in the form of a Premier World Discovery/AFC Vacations future travel certificate allowing you to travel with us at a later date within one year of the original departure date. Future travel certificate is valid for one year, is non-transferrable, non-refundable, may not be redeemed for cash, and does not include any credit for the non-refundable Trip Cancellation Waiver fee.

*†New York State residents may select to purchase Part A-I (TCW) without Part A-II (ARCW). For more information visit https://pwd.travel/TPP/NY*

**The Trip Cancellation Waiver Fee (if chosen) must be paid for with Initial Deposit and is refundable until 180 days prior to departure. The Trip Cancellation Waiver Fee does not cover any single supplement charges which arise from an individual's traveling companion cancelling prior to departure.** Under this scenario, the single supplement will be deducted from the refund of the person who cancels. Division of the charges is to be determined by the two passengers. The Trip Cancellation Waiver Fee is non-transferable and valid for each applicant only. The Trip Cancellation Waiver does not cover any services such as airline tickets not purchased through Premier World Discovery/AFC Vacations.

**Exclusions for the Cancellation Waiver**

Premier World Discovery/AFC Vacations reserves the right to alter its Refund and Cancellation Policy In the event of an act of God, war (whether declared or undeclared), terrorism, accident, natural disaster, outbreak of disease, or other event or circumstance beyond our control that contributes to or results in cancellation rates above our historical cancellation rates in the absence of such event or occurrence.

**Part A Refunds** - All Cancellations, Refunds & Inquiries under Part A will be handled by Premier World Discovery/AFC Vacations.

If a cancellation occurs prior to departure, please call Premier World Discovery at 877-953-8687 or AFC Vacations at 800-369-3693

To Request a Refund under Part A - Cancellation Waiver Refund, send Medical Documentation (see below) and a written Refund request/letter to:

*Premier World Discovery, Attn: Cancellation Dept., 1650 S Pacific Coast Hwy, Ste 202, Redondo Beach, CA 90277 or*
*AFC Vacations, Attn: Cancellation Dept., 8787 Complex Dr, Ste 130, San Diego, CA 92123*

**Part A - Cancellation Waiver Definitions**

**"Personal Illness"** - Sickness which: a) occurs before departure on your trip, b) requires Medical Documentation at the time of cancellation resulting in medically imposed restrictions, as certified by a legally qualified physician, and c) is so disabling it prevents a person from traveling on the trip.

**"Medical Documentation"**

1. Letter from a Licensed Physician/Doctor explaining in detail the reason for the cancellation
2. Why/How the medical situation prevents you from travelling?
3. Date you were seen by the physician.

**"Immediate Family Member"** - One's parents, wife or husband, children, and brothers and sisters.

**"Official Documentation"** - Document showing death of immediate family member (death certificate, obituary or similar).

**Part B – Post Departure Travel Protection Plan* provided by USI Affinity Travel Insurance Services**

Post Departure Travel Protection Plan includes coverage for:

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| • Trip Interruption | up to $1,000 |
| • Trip Delay (12 hours) | up to $100/Day-Max $500 |
| • Baggage & Personal Effects | $2,000 (max $250 per item) |
| • Baggage Delay (24 hours) | $500 |
| • Emergency Accident/Sickness Medical Expense (excess coverage) | $30,000 (Dental sublimit up to $750) |
| • Emergency Medical Evacuation/Repatriation of Remains | up to $150,000 |
| • Accidental Death & Dismemberment (24 hours) | $25,000 |
| • Non-Insurance and Emergency Travel Assistance Services** | 24/7 included |

**For pre-departure questions about Part B, contact USI Customer Care at 1-855-874-0156 or info@travelinsure.com**

**For 24/7 Travel Assistance Services Call Toll Free 1-888-699-1145 (within the USA & Canada) or Call Collect 603-952-2074 (from all other locations) and identify yourself as Premier World Discovery/AFC Vacations tour participant.**

**For Part B Claims Assistance, contact Co-Ordinated Benefit Plans, LLC at 1-877-539-6442 or TravelTeam@cbpinsure.com.** All Claims under Part B will be administered by Co-Ordinated Benefit Plans on behalf of United States Fire Insurance Company.

For full Part B plan details go to: **premierworlddiscovery.com/TPP or afcvacations.com/afctours/tour-travel-protection**

All Benefits described on this page are for a general information basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. Plan benefits, limits and provisions may vary by state jurisdiction.

*Post Departure Travel Protection Policy is underwritten by United States Fire Insurance Company.

**Non-Insurance and Emergency Travel Assistance Services are not insurance benefits and are provided by On Call International and Co-Ordinated Benefit Plans, LLC.