

Total "AVOK" Vacation Security

\$49^{.99} Per Person 4 Nights or Less	\$69^{.99} Per Person 5 - 14 Nights**
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Protect your vacation investment with our comprehensive 3-part plan!

Apple's "AV-O.K." Total Vacation Security Package must be purchased no later than the close of the following business day after you guarantee your booking.

1 Apple's Best Price Guarantee - From time to time, we advertise a discount on the exact same vacation that you have booked (same date, flight, duration of stay, hotel, and room category), you can claim the savings prior to departure. This does not apply to Air Only, Square Deals, scheduled airline packages, special packages and time restricted sales.

2 Apple's Pre-Departure Cancellation/Change Waiver (Not applicable on groups of 15 or more*, non-refundable scheduled airline tickets and fees and non-refundable or non-transferable hotel promotions.) **This plan allows for cancellation or change of your vacation up to the scheduled time of departure (except for "no shows" and for any for any reasons as a result of denied boarding).** When a cancellation is made during a penalty period **for any charter or land only booking, your cancellation penalty will be refunded in Apple Vacations' travel certificates** (redeemable through the original booking agency), with the balance of the refund made in the original form of payment. **For scheduled air vacation packages, refunds will be in the original form of payment** (cash or credit card credit). **Any applicable scheduled airline imposed penalties/fees and the "AV-OK" premium will be deducted from your cash or credit card refund.** For charter and "land only bookings," the cancellation penalty will be refunded in cash or credit card credit only in the event of the traveler's death prior to departure. Apple Vacations travel certificates may be used like cash when purchasing an Apple vacation, are valid for one year, are non-refundable and non-transferable (issued only in the name of the passenger who cancelled) and may not be redeemed for cash. Apple Vacations' amendment fees are waived under this coverage. Please note: This coverage is non-transferable and must be re-purchased/re-activated if you want to have coverage on certain amended bookings. Name changes require full re-purchase. Departure date, gateway, or destination changes require re-activation at a fee of \$25 per person. **If the number of individuals occupying a room changes, the remaining travelers will be responsible for additional costs incurred as a result of a change in the per person occupancy rate.**

Apple Vacations travel certificates may be used like cash when purchasing an Apple Vacation, are valid for one year, are non-refundable and non-transferable (issued only in the name of the passenger who cancelled) and may not be redeemed for cash. Apple Vacations' amendment fees **are** waived under this coverage. *Please note:* This coverage is non-transferable and must be re-purchased/re-activated if you want to have coverage on certain amended bookings. Name changes require full re-purchase. Effective for departures on/after December 16, 2002 departure date, gateway, or destination changes require re-activation at a fee of \$25 per person. If the number of individuals occupying a room decreases, the remaining travelers will be responsible for additional costs incurred as a result of a change in the per person occupancy rate.

3 Apple's Tour Guard Travel Insurance Plan - Post-Departure Trip Interruption, Travel Delay, Baggage and more! Interrupt your Apple vacation due to a covered reason and your travel investment will be reimbursed. It happens, an emergency or sickness causes people to interrupt their trip. Because these events can occur, we have arranged for a high-quality, travel insurance plan offered by Trip Mate Insurance Agency that will protect your vacation investment, your belongings and most importantly you. This plan also covers you even if you must interrupt your trip due to a pre-existing medical condition provided you are not disabled from travel at the time of your premium payment. You will receive a "Travel Insurance Certificate" brochure with your travel documents, which provides complete details of the Plan, including conditions, exclusions and limitations (these brochures are also available at any time from your Travel Agent). Premiums are non-refundable and non-transferable.

*Note: The Tour Guard Travel Insurance Plan is available for Groups of 15 or more and ski packages and does not include Apple's Best Price Guarantee or Apple's Pre-Departure Cancellation/Change Waiver as described above. **For groups of 15 or more and ski packages, the Plan includes a pre-departure cancellation benefit as described below.**

****\$118.99 for 15-28 nights, \$177.99 for 29-42 nights.**

TOUR GUARD TRAVEL INSURANCE PLAN

Post-Departure Trip Interruption

If you must interrupt your trip after departure due to a covered injury, sickness, or death - your own or that of a Traveling Companion or a member of the Immediate Family - you will be reimbursed for the unused, non-refundable land or water arrangements, and the additional transport charges paid to return home or to rejoin your trip (limited to economy one-way airfare, or first class only, if your original tickets were in first class). Coverage is limited to the value of your original vacation package price.

Trip Delay - \$500

Provides up to \$100 per day (maximum \$500) for reasonable accommodation and traveling expenses until traveling is possible if you are delayed for more than 12 hours due to a covered reason such as common carrier delay; injury, sickness or death of you or your Traveling Companion; quarantine; loss of passport, travel documents or money; or natural disaster.

Medical Expense/Emergency Assistance - \$10,000

Provides reimbursement for reasonable and customary medical expenses incurred within 365 days of a covered sickness which occurs while on your Apple Vacation; emergency dental treatment received during your trip; the costs for emergency transport to home or an appropriate hospital, including escort expense (both, if deemed necessary by the attending physician) for a covered injury or sickness which occurs while on your trip.

Accidental Death & Dismemberment - \$10,000

These benefits are paid if loss occurs within 365 days of a covered injury which occurs while on your Apple vacation.

Baggage/Personal Effects-\$1,000

Coverage for direct physical loss or damage to your baggage, passports, or visas while on your trip. A \$500 maximum limit applies to jewelry, gems, watches, cameras and camera equipment, and furs - a \$250 per article limit applies to all other items. If, while on your trip, your baggage is delayed for 24 hours or more, the Plan will pay up to \$100 for the purchase of necessary additional clothing and personal articles.

Pre-Departure Cancellation - *This benefit only applies to groups of 15 or more and SKI PACKAGES*

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 or a member of the Immediate Family - you will be reimbursed up to the Apple Vacations trip cost for: cancellation charges imposed on travel arrangements provided by Apple Vacations if you cancel before departure.

NEW BENEFIT! Access Your Medical Records Online—With our exclusive Traveler PDQ Service, you can assure that your most important medical records are available to you or any Physician chosen by you, anytime, anywhere in the world, quickly, wherever internet access is available. Register at your convenience at www.travelerpdq.com or call toll-free 1-800-379-9887. It's free during your insured Trip! Program Code: 430

TOUR GUARD COVERAGE TERMS & CONDITIONS

The "Travel Protection Plan" brochure defines Traveling Companion as a person booked to share accommodations with you in the same room, cabin, apartment or condominium unit during your entire trip: Immediate Family Member as the following relatives - yours or those of your Traveling Companion - spouse, children, parents, step-parents, parents-in-law, sisters, brothers, sisters-in-law, brothers-in-law, sons-in-law, daughters-in-law, aunts, uncles, nephews and nieces, grandparents and grandchildren: and Sickness as an illness or disease of the body which requires treatment of a Physician. Sickness of you, a Traveling Companion, immediate Family Member or Business Partner must commence while this plan is in effect for you.

This plan does not cover a loss that results from an illness, disease or other condition (of you, an Immediate Family Member, Traveling Companion or Business Partner), event or circumstance which occurs at a time when this plan is not in effect for you.

Certain exclusions and limitations apply and are detailed in the "Travel Insurance Certificate" brochure. For example, coverage does not apply to: a sickness or condition of you, a Travelling Companion or Immediate Family Member travelling with you that existed during the 60 days prior to the effective date of the coverages (this exclusion is waived if you purchase coverage no later than two days after your initial deposit/payment for your trip, and you are not disabled from travel when you make your plan payment), suicide, normal pregnancy, war, or any act of war, mental or nervous disorders.

While this summary describes the nature of the plan in general terms, it is not a policy of insurance. Your "Travel Protection Plan" certificate detailing the provisions of the master policy will be sent to your travel agent and is available to you, upon request, at any time prior to your purchase of the plan.

We urge you to obtain and carefully examine this important document.

The Tour Guard Insurance Plan is underwritten by: Stonebridge Casualty Insurance Company, Columbus, OH (all states except as otherwise noted) & Monumental General Casualty Company, Baltimore, MD (CA, CT, HI, IL, IN, KS, LA, MS, NE, OK, OR, RI, SD, TX, VA and WA)

CLAIM PROCEDURES

To make a *change* to your existing booking, to **"claim the savings"** per Apple's Best Price Guarantee or to **cancel your vacation** prior to departure, **contact your travel agent** who will notify Apple Vacations. **Remember on charter and land only bookings, your cancellation penalty will be refunded in Apple Vacations travel certificates**, with the balance of the refund made in the original form of payment. **Refunds for scheduled air packages will be in the original form of payment** and will include any amendment or cancellation fees, less applicable scheduled airlines penalties/fees and the "AV-OK" premium. **For all post-departure travel insurance claims** (and for pre-departure cancellation claims for groups of 15 or more and ski packages) **contact: Trip Mate Insurance Agency, Inc., 9225 Ward Parkway, Kansas City, MO 64114. Phone: 1-800-888-7292**