

Southwest Vacations During Travel Protection Plan FAQs

FREQUENTLY ASKED QUESTIONS

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- Who should I contact if I need travel assistance?
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General Questions

Why should I purchase Southwest Vacations During Travel Protection Plan?

As we feel it is essential to have travel insurance coverages while you are vacationing, the Southwest Vacations During Travel Protection Plan also includes travel insurance benefits underwritten by Stonebridge Casualty Insurance Company. These benefits include Trip Interruption, Trip Delay, Medical Expense, Emergency Evacuation coverage, Baggage/Personal Effects and Baggage Delay coverages and access to 24-hour Worldwide Emergency Assistance services.

The Southwest Vacations During Travel Protection Plan could help you if:

- A family member back home becomes ill and you must return from your Southwest Vacations trip early
- The flight you were scheduled on is cancelled resulting in you missing a day of your trip
- Your luggage is lost by a common carrier
- You twist your ankle and must visit a doctor while traveling
- Many other unforeseeable events as listed in the Plan Description

Is there help while I'm traveling?

One of the valued benefits offered in the Southwest Vacations During Travel Protection Plan is the 24-Hour Emergency Assistance Service provided by On Call International. With On Call International, you have access to the services of a highly trained, multi-lingual staff around the clock that will provide assistance services including medical and travel assistance and emergency services.

- **Medical Assistance** – Professional emergency assistance such as medical case management, consultation and monitoring. On Call International can also provide referrals to local dental and medical service providers, up-to-the-minute medical advisories, and immunization requirements, prescription drug replacement, and more.
- **Travel Assistance** – Assistance with items such as last-minute flight and hotel changes, lost luggage locating, hotel finder and reservations, airport transportation, cash transfers, and more.
- **Emergency Services** – Assistance with Emergency Evacuation, Repatriation of mortal remains, emergency legal assistance, emergency medical payments, emergency family travel arrangements. If an emergency should arise during your vacation, call On Call International immediately and give the details of your problem or medical emergency. (On Call International's contact information for calls originating domestically and internationally is provided in the Plan Description.)

When is payment for the plan due?

The plan must be purchased at deposit.

When does coverage go into effect and will it cover me for the entire length of my trip?

The trip cancellation coverage takes effect upon receipt of the required plan cost by Southwest Vacations. All other benefits will take effect at 12:01 A.M. on your scheduled departure date and location. Generally, your coverage will remain valid until 11:59 P.M. on your scheduled completion date or your return to your origination point as stated on your tickets, whichever is earlier. Please see the Plan Description for detailed information.

Can non U.S. and Canadian residents buy the plan? Who is considered a resident?

The plan is available to U.S. residents and non-residents for travel to the U.S.

Coverage Questions

What does the Southwest Vacations During Travel Protection Plan include?

The Southwest Vacations During Travel Protection Plan includes insurance benefits provided by Stonebridge Casualty Insurance Company and administrated by BerkelyCare. Southwest Vacations During Travel Protection Plan includes:

- Trip Interruption

If you must interrupt your travel plans for a covered reason as listed in the Plan Description, Southwest Vacations During Travel Protection Plan provides coverage up to your TOTAL TRIP COST.

- Trip Delay

If you should miss the departure of your vacation due to carrier-caused delays or other covered reasons, the plan reimburses you up to \$500 (\$100 per day) for the unused portion of your trip, additional accommodations, meals and "catch up" transportation expenses.

- Medical Protection

If you become ill or are injured while on your trip, Southwest Vacations During Travel Protection Plan will cover up to \$5,000 in medical expenses. The medical portion of the plan also covers Emergency Evacuation expenses up to \$10,000 and Repatriation of Remains expenses up to \$5,000. Medical coverage while traveling overseas is particularly important as Medicare and some HMO's may not cover medical expenses incurred outside the U.S. the Southwest Vacations During Travel Protection Plan medical benefits are excess to your regular health insurance coverage(s) and any other valid and collectible insurance. The Southwest Vacations During Travel Protection Plan will provide reimbursement to you for deductibles and co-pays that may be imposed by your health insurance. The plan even provides coverage up to 52 weeks from the onset of your illness or injury to assist with the cost of follow-up services, supplies and treatment.

- Baggage Protection

Reimburses expenses up to \$1,000 for covered loss, damage, or theft of baggage and/or personal effects during or while in transit to or from your vacation. This benefit also includes Baggage Delay protection, covering you for the purchase of necessary items up to \$200 (\$100 per day) in the event your luggage is delayed by an air common carrier for more than 24 hours en route to your vacation. Southwest Vacations During Travel Protection Plan Baggage benefits are excess to your homeowners coverage and any other valid and collectible insurance. The Southwest Vacations During Travel Protection Plan will provide reimbursement to you for deductibles that may be imposed by your homeowners or other insurance.

- 24-Hour Worldwide Emergency Assistance

24-hour emergency telephone assistance hotline for medical and travel-related problems. The assistance company is available day or night, even on holidays to assist you if you have any emergencies arise while you are traveling.

Will my current home, renters, credit card or health insurance policies cover me during my trip?

Other insurance policies may not offer protection while you travel due to benefit limits, territory restrictions and deductibles. Most people do not have any insurance coverage at all if they must cancel their trip. The Southwest Vacations During Travel Protection Plan has a wide range of travel benefits that your credit card, homeowners and renters insurance policies most likely do not include.

The medical coverage included in the Southwest Vacations During Travel Protection Plan is absolutely vital for most people whose health insurance policies (Medicare, HMO or PPO) do not pay for covered medical expenses incurred outside of the United States or do not cover transportation charges due to medical emergencies.

What happens if I become ill and need to go home?

The plan allows you to interrupt your trip for covered reasons and return home. You will be reimbursed for unused, pre-paid land and sea arrangements and new airfare. The most you will be reimbursed is up to your TOTAL TRIP COST.

What if I am delayed on the way home, will I be reimbursed for out of pocket expenses?

If you are delayed for more than 12 hours due to a covered reason such as weather, equipment failure of a common carrier, or a flat tire on the way to the airport, you have up to \$500 (\$100 per day) worth of coverage for prepaid non refundable trip costs. Plus the plan reimburses for new airfare to get home and out of pocket expenses such as meals and lodging costs.

Definitions

Who is considered an “Immediate Family” member under the plan?

Our definition of immediate family is quite broad. It's not just family members who reside with you. Rather, immediate family includes: spouse, domestic partner, mother, father, grandmother, grandfather, brother, sister, brother-in-law, sister-in-law, children, grandchildren, aunts, uncles, nieces and nephews among others. See the Definitions section of the Plan Description for a full listing.

Who is considered a “Traveling Companion”?

A Traveling Companion is limited to one person booked to share a room or travel accommodations with the insured person.

Exclusions

Are there exclusions?

In order to provide this package of benefits, certain restrictions do apply. For example, the program does not provide duplicate payments if there are other sources of reimbursement available. Exclusions are standard in virtually every travel insurance product. Please see the Plan Description for a full list of exclusions.

What is the Pre-Existing Condition Exclusion? Can it be waived?

While the Southwest Vacations During Travel Protection Plan does have a pre-existing condition exclusion. The pre-existing condition exclusion precludes coverage only for those medical conditions that manifested themselves, became acute, or were being treated in the 60 days before coverage goes into effect (the date coverage is purchased). You may have a chronic condition that requires you to take medication and still be covered by the plan. Only if you received or were recommended to receive a diagnostic test, examination, or medical treatment and/or if there has been a change in the required prescription would your condition be considered “pre-existing”.

In other words, unless you, your traveling companion or a family member booked to travel with you has a new medical condition or one that has recently “flared-up” right before you enroll in the plan, or you have had a change in your required medication, the plan should provide coverage. Please see the Description of Coverage for complete details or contact BerkelyCare, the plan administrator, at 1-800-527-3522 should you have any questions regarding this exclusion.

Claims

How do I file a claim; how long does it take to receive my money back?

In the event of a claim, please contact BerkelyCare, the Plan Administrator, toll-free at 1-800-527-3522 or go to www.travelclaim.com to initiate the claim on line. Generally the claims process takes 4-6 weeks and once BerkelyCare receives full documentation, payment for a covered claim can be generated within 3 business days.

For covered emergencies during your trip which require evacuation or interruption, promptly call On Call International with your policy number and emergency details. Emergency Evacuations and Repatriations are pre-paid and arranged by On Call International.

How do I get reimbursement if my bags and/or personal items are damaged/stolen/lost while I am away?

Upon your return home, submit verification paperwork to BerkelyCare, the Plan Administrator, including claim forms, explanation of benefits from homeowners or renters insurance, loss or police reports, and store receipts. You will be reimbursed for items damaged/stolen/lost while traveling, up to \$1,000.

Should I submit a baggage claim with my homeowners/renters insurance first?

Yes. The Baggage Protection portion of the Southwest Vacations During Travel Protection Plan is excess of all other valid and collectible insurance. The plan provides reimbursement, up to the maximum shown on the Schedule of Coverage, for amounts not covered by your homeowners, renters or other applicable insurance, for lost, damaged baggage or personal effects.

How does the Excess coverage for baggage and medical work?

Baggage and medical coverages are excess or secondary to any primary insurance plans you may have (e.g. homeowners or health insurance). Part of the claim process for baggage and medical claims includes submitting the claim to your primary insurer first. We will then review their payment and reimburse any covered expenses that were not reimbursed by the primary insurance, up to the limit for that benefit. Of course, if you do not have primary insurance, this plan would pay from first dollar for covered expenses.

Contact Information

Who should I contact if I am currently traveling and experiencing a medical emergency?

On Call International is the 24-Hour Emergency Assistance Provider for Southwest Vacations During Travel Protection Plan. If an emergency should arise during your vacation call On Call International immediately and give the details of your problem or medical emergency. (On Call International's contact information for calls originating domestically and internationally is provided in the Plan Description.)

Who should I contact if I need travel assistance?

On Call International can assist you with items such as last-minute flight and hotel changes, lost luggage locating, hotel finder and reservations, airport transportation, cash transfers, and more. (On Call International's contact information for calls originating domestically and internationally is provided in the Plan Description.)

I have some questions about the coverage provided by the Southwest Vacations During Travel Protection Plan. Who should I contact?

For questions about insurance benefits, please contact BerkelyCare, the Plan Administrator, toll-free at 1-(800) 527-3522. A BerkelyCare representative will be pleased to answer your coverage questions and if you should need to file a claim, they can initiate a claim for you.

BerkelyCare's office hours are 8AM-10PM (EST) Monday-Friday and 9AM-5PM (EST) Saturday

If you have questions about your vacation plans, please contact Southwest Vacations at 1-(800)-243-8372.

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