



Group Travel Insurance for 2024 Trips

Your trip includes a basic coverage plan that the club will purchase for everyone on the trip. This basic plan provides emergency medical/evacuation/repatriation coverage only. **It is not cancellation nor interruption coverage and will not provide any relief if you must cancel from the trip before it begins or if you interrupt the trip to return home or remain in place due to illness, injury or quarantine.** The following 2024 trips have the Basic Plan included as part of the trip:

- Our January 2024 ski trip to Cervinia, Italy
- Our February 2024 ski trip to Fernie, Canada
- Our March 2024 ski trip to Whistler, Canada
- Our March 2024 ski trip to Engelberg, Switzerland
- Our March 2024 ski trip to Revelstoke, Canada
- Our April-May 2024 *Pure New Zealand* vacation trip
- Our May-June 2024 bike trip to Switzerland, Germany & France:
The Black Forest & the Alsace Wine Route
- Our September 2024 Scuba Diving & Beach Trip to Dominica
- Our Sept-Oct 2024 vacation trip to Northern Spain & Portugal:
Pilgrimage into the Past

Basic Plan Benefits:

- Primary medical coverage – \$50K per person
- Dental coverage - \$750 for emergency dental only to natural teeth
- Medical evacuation – \$250K per person
- Trip Delay – \$150/day up to max \$750, *if delayed more than five hours*. If you are delayed more than five hours due to inclement weather at the airport and if you incur meal or hotel expenses, this benefit reimburses your expenses.
- Baggage Delay – \$500, *if delayed more than 12 hours*. Your baggage must be delayed more than 12 hours before you can make reimbursable purchases. Note: You must obtain written proof from the airline that the bags were delayed.
- Baggage Loss, Damage or Stolen - \$1,500 if you never see your baggage again. \$500 maximum benefit for all high value items per policy. (You must show written proof, either a police report or document from the airline confirming the loss, damage or theft).

Trip cancellation and trip interruption benefits are not included.

Travel Protectors LLC is offering us two options to upgrade the basic coverage to include cancellation and interruption protection – a basic cancellation plan (Option One) and a Cancel for Any Reason (CFAR) plan (Option Two).

BONUS! Both options include a waiver for pre-existing medical conditions, if you are well enough to travel at the time you purchase the policy, and if you buy the policy **within 14 days** of making your first deposit towards the trip. **

** The 14-day count begins on (a) the date you put on your check (not the date that your check is cashed), or (b) the date of your credit/debit card or PayPal transaction.

Option One: Includes all the benefits of the **Basic Plan** plus Trip Cancellation coverage with up to 100% of your insured trip cost refunded, and Trip Interruption coverage with up to 150% of your insured trip cost refunded.

Insured Trip Cost	Option 1 Premium Per Person	Insured Trip Cost	Option 1 Premium Per Person
\$1001 - \$1500	\$124	\$5001 - \$5500	\$403
\$1501 - \$2000	\$157	\$5501 - \$6000	\$440
\$2001 - \$2500	\$191	\$6001 - \$6500	\$477
\$2501 - \$3000	\$228	\$6501 - \$7000	\$516
\$3001 - \$3500	\$263	\$7001 - \$8000	\$594
\$3501 - \$4000	\$297	\$8001 - \$9000	\$675
\$4001 - \$4500	\$332	\$9001 - \$10000	\$759
\$4501 - \$5000	\$367	\$10001 - \$11000	\$846

The benefit applies **only** if you cancel or interrupt your trip for the following **basic reasons**: Illness, injury, testing positive for Covid, or death of you or your traveling companion/roommate; or illness, injury or death of an immediate family member. (If an immediate family member tests positive for Covid but they are not severely ill, you will not be able to cancel the trip or interrupt the trip). If your traveling companion is ill or injured and can't travel but you still want to take the trip, you will be reimbursed if you are charged a single supplement fee. If you are working, you can cancel for work-related reasons provided that your vacation was already approved for the trip when you purchased the policy.

Option Two: You can also purchase a “**Cancel for any Reason**” (CFAR) upgrade, which allows you to cancel for the reasons listed in Option One and for any **non-basic reason** such as No Snow, Pandemics, Epidemics, War, Civil Unrest, Hurricane Warnings, Tornado Warnings, or if you just don’t want to go, but **you must purchase it within 14 days of putting down your very first dollar towards the trip.**** If you cancel your trip for a non-basic reason, your refund will be limited to **75% of your insured trip cost.** *The travel insurance company must be notified at least 48 hours prior to your scheduled departure if you cancel for a non-basic reason.*

** The 14-day count begins on (a) the date you put on your check (not the date that your check is cashed), or (b) the date of your credit/debit card or PayPal transaction.

Option 2/CFAR Cost: You must email myra@travelprotectors.com to ask her for a CFAR quote.

To View The Plans:

- Click on this link to view the detailed [Option 1 Plan’s Explanation of Benefits](#) (EOB). This plan, offered through Allianz Insurance Company, also applies to the *Basic Plan*.
- Click on this link to view the detailed [Option 2 \(CFAR\) Plan’s Explanation of Benefits](#) (EOB).
- Note that both of the EOBs apply to most states, including DC, MD and VA, but there are some exceptions for other states. If you purchase a policy you will receive the EOB that applies to the state where you live.

To Purchase Either Plan:

Notify Myra (myra@travelprotectors.com) that you are interested in purchasing a plan by sending her an email, including your answers to the questions below. She will respond to your email within 24 hours. (Her phone is 703-443-9055).

Please provide (for each traveler):

- Full name
- Which plan you want (Option One or Option 2/CFAR)
- Date of birth
- Home address
- Primary destination (i.e., the Trip Name and state or country)
- Departure date from home
- Return date home
- Trip cost per person, including (if applicable) air and lift tickets, single supplements, and any trip extensions
- Date you put down your first trip deposit
- Best phone number for you

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