

Pentagon Ski Club / Group Travel Insurance
Southern Africa Safari and Capetown (Optional) / Aug. 24 – Sept. 14, 2022

Travel Protectors is offering group travel insurance for this trip.

(Includes an option to cancel your trip due to covid-19 or any other outbreak! See Option three).

OPTION THREE MUST BE PURCHASED WITHIN 14 DAYS OF THE DATE WRITTEN ON YOUR FIRST DEPOSIT CHECK.

Option One: \$25 per person (Trip Cancellation and Full Trip Interruption Coverage not included in option one!).

- Primary medical coverage while traveling - \$50K per person. **(Includes medical coverage for corona virus or any other illness or injury incurred while traveling - not before you leave home).**
- Medical evacuation and repatriation - \$250K per person.
- Trip Delay – For lodging and meals if you are delayed more than six hours due to inclement weather. Up to max \$750 (\$150/day) per person.
- Missed Connection – if your first flight is delayed more than three hours and you miss your connecting flight. (You can buy a new airline ticket to your final destination. Maximum \$500 per person).
- Baggage delay \$400 per person – must wait 24 hours before using this benefit.
- Limited Trip Interruption – **Limited up to \$500 per person towards airfare for return flight only.** (You will not be reimbursed for any loss of your trip cost, a higher airfare collection over \$500 per person or for additional lodging and meals if you must remain behind due to an accident or illness).

Option Two: Standard Trip Cancellation and Full Trip Interruption Coverage (All Option One benefits included in this plan and in the premiums below). **(Does not include coverage to cancel the trip due to covid-19 even if the resort or the destination does not permit you to enter! You must purchase option three, the Cancel for Any Reason plan!).**

What does trip cancellation and full trip interruption mean? (Any cancellation due to covid-19, unless you are sick with the virus, is not covered under this plan). Here are the reasons, under this plan, that you can cancel your trip and get a full 100% refund!

1. If you, a traveling companion/s or immediate family member is ill, injured or passes away, before your home departure, you can cancel the trip and claim 100% refund of your trip cost.
2. If you unexpectedly interrupt your trip due to illness, injury to you, your traveling companion or if an immediate family member is ill, injured or passes away, you are reimbursed for the portion of the trip you miss up to a maximum of 150% of your trip cost. **You are also reimbursed for lodging and meals, up to 150% of your trip cost if you are forced to remain at your destination due to illness or injury.**
3. If your traveling companion is ill, injured or passes before your departure from home and you want to continue the trip, you are be reimbursed if charged a single supplement.
4. If your traveling companion is ill or injured and you don't want to go on the trip, you can get a full refund.
5. If you are currently working and asked to cancel the trip for work reasons, you will be reimbursed for 100% of your trip loss provided your vacation time had already been approved by management.
6. If inclement weather makes your home uninhabitable or your destination unreachable, you can get a full refund!

Premiums for Standard Trip Cancellation and Trip Interruption

Cost of Trip Per Person	Premium Per Person
\$6501 - \$7000	\$582
\$7001 - \$7500	\$623

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\$7501 - \$8000	\$644
\$8001 - \$8500	\$673
\$8501 - \$9000	\$714
\$9001 – \$9500	\$748
\$9501 - \$10,000	\$798
\$10,001 - \$11,000	\$881

Pre-existing Medical Conditions:

If you have a pre-existing medical condition, it can be waived, if you purchase the group travel insurance before you pay your final trip payment to the club. (Final trip payment is based on the date you put on the check and not the date the check is cashed). You must be well enough to travel at the time you buy the insurance. (You cannot be sick or injured or getting any kind of medical treatment for an injury or illness at the time you purchase the group plan).

Option Three *Cancel for Any Reason aka CFAR – YOU MUST PURCHASE THIS PLAN IF YOU WANT TO BE INSURED FOR COVID-19 TRIP CANCELLATION!** (All Option One benefits included in this plan and in the premiums below). *****Cancel for any Reason allows you to cancel your trip for any reason whether it is a standard reason like illness, injury or death or due to fear of a pandemic/epidemic or fear of war or civil unrest or you have a pet and you want to be available if the pet is sick.**

It is a very strict policy!

1. You must purchase the policy **within 14 days of date you wrote on your first trip deposit check to the club.** (THE DATE THE CHECK IS CASHED DOES NOT APPLY).
2. You **must notify the travel insurance company at least 48 hours prior to your departure date** if you are cancelling the trip. Cancelling less than 48 hours results in no refund.
3. If you cancel for a non-standard reason, **you will be refunded 75% of your trip cost not 100%.** |
4. **IF YOU CANCEL FOR A STANDARD REASON YOU WILL RECEIVE A 100% REFUND AS DESCRIBED ABOVE.**

Premiums for Cancel for Any Reason (Medical expenses, medical evacuation, trip delay due to inclement weather and coverage for lost and/or delayed baggage already included in price below).

Cost of Trip Per Person	CFAR Premium Per Person
\$6501 - \$7000	\$873
\$7001 - \$7500	\$935
\$7501 - \$8000	\$966
\$8001 - \$8500	\$1,010
\$8501 - \$9000	\$1,071
\$9001 – \$9500	\$1,122
\$9501 - \$10,000	\$1,197
\$10,001 - \$11,000	\$1,322

For more information or to buy, contact myra@travelprotectors.com or call her at 1-703-443-9055 today! (The group plan cannot be purchased online. Please email or call).