

**Davos!**  
**Jan 25 – Feb 2, 2019**  
**(Zürich extension Feb 2-5)**  
**Group Travel Insurance at Great Prices!**



Your trip already includes the following basic coverage plan that we will purchase for everyone on the trip. This is emergency medical coverage only. **It is not cancellation coverage and will not provide any relief if you have to cancel from the trip before it begins, whether for medical or other reasons.**

**Basic Plan Benefits:**

Primary medical coverage – \$50K per person

Medical evacuation – \$250K per person

Trip Delay – \$150/day up to max \$750, *if delayed more than six hours*. If you are delayed more than six hours due to weather or other airline issues and if you incur meal or hotel expenses, this benefit reimburses your expenses.

Partial Trip Interruption – Limited to \$500 per person, return air only. Applies to changing your airfare on your return trip if you are delayed due to a covered reason such as bad weather, or if you are returning home for a family emergency such as severe illness or death.

Missed Connection – \$500 if more than three hours.

Baggage Delay – \$400, *if delayed more than 24 hours*. Your baggage must be delayed more than 24 hours before you can make reimbursable purchases.

If you wish to upgrade your basic coverage to include cancellation protection, Travel Protectors LLC is offering us two options. Let your trip leader know if you purchase either option and we will credit \$21 to your trip invoice, as we will then not need to buy the Basic Plan for you.

**Option One:** Includes all the benefits of the Basic Plan plus:

Trip Cancellation – up to 100% of trip cost

Trip Interruption – up to 150% of trip cost

The benefit applies if you cancel or interrupt your trip for the following **standard reasons**: illness, injury to you or to your traveling companion/roommate, or illness, injury or death to an immediate family member. 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.

**Option Two:** You can also purchase the **“Cancel for any Reason”** upgrade, which allows you to cancel for the reasons listed in Option One and for any other reason such as NO SNOW or you just don’t want to go, but **you must purchase it within 14 days of putting down your very first dollar for the trip.** If you cancel your trip for a non-standard reason, like if there is no snow, your refund will be **75% of your trip price.**

Premiums (per person)		
Insured Trip Cost	Option 1	Option 2
\$501 to \$1000	\$58.00	\$87.50
\$1001 TO \$1500	\$93.00	\$139.50
\$1501 TO \$2000	\$115.00	\$172.50
\$2001 TO \$2500	\$145.00	\$217.50
\$2501 TO \$3000	\$172.00	\$258.00
\$3001 to \$3500	\$194.00	\$291.00

**Bonus! Options include a waiver for pre-existing medical conditions,** at no additional cost to you, if you buy either Option 1 or Option 2 **before you pay your final trip payment** and you are able to travel at the time you purchase the insurance. (It must be bought before, not the same day, that you make your final payment.)

Click on these links to view the detailed Group Deluxe Protection Plan for residents of [Maryland](#), [Virginia](#), or the [District of Columbia](#). Ask Myra for your detailed plan if you live elsewhere.

**To Purchase Option 1, go to [this link](#), or call or [email](#) Myra.**

**To Purchase Option 2, go to [this link](#) or call or [email](#) Myra.**

Note that the dates that come up in the application form will include the optional three-night extension in Zürich. It doesn’t matter if you’re not taking the extension as the premium is the same with or without the extension.

If you are purchasing for two travelers, Myra suggests that you either wait a few minutes before processing the second payment or use a different credit card. Otherwise the system may reject the payment as a suspected fraudulent or stolen card. *“It’s annoying but it’s a built-in protection.”*

**If you have questions before purchase, contact Myra.**