

CMSC – Chicago Week /Feb. 26 – Mar. 05, 2022

Group Travel Insurance

(Includes an option to purchase a plan, if the trip is cancelled due to covid-19 or any other pandemic/epidemic!
(See Option Three. This option must be purchased within 14 days of the first trip payment made to the club!).



Travel Protectors is offering group travel insurance for our trip/s including trip cancellation for Covid-19 or any other pandemic/epidemic! (See Option Three).

Option One: \$25 per person. (Does not include standard trip cancellation nor cancel for any reason benefits. For those benefits, you must purchase Two or Three).

- 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 bills must be paid up front when you are treated whether you are hospitalized or simply an out-patient. This is standard procedure for all travel insurance companies. You will obtain a medical receipt and file a claim for reimbursement when you return home. You have 15 months to complete the claim.
- 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 but not due to any other travel delay such as mechanical or staff crew issues. 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 unexpected lodging and meal expenses if your trip is interrupted due to an illness, injury or quarantine. You must purchase option two to be eligible for this benefit).

Option Two: Standard Trip Cancellation and Full Trip Interruption. (Option One benefits already included in the price).

Choose this plan if you want to protect your non-refundable trip cost/s. Non-refundable trip costs include airfare, ski pass, lodging and cruise and any other costs paid in advance that are non-refundable. Only standard cancellation reasons are covered under this plan which are: if you, your traveling companion/s or immediate family member/s are sick, injured or pass away or if you test positive for a virus or contract a virus, you are also covered. If you are on your trip and are quarantined **by local authorities**, you will be covered for unexpected lodging and meals maximum amount is for 10 days up to 150% of your trip cost. (You must have, in writing, from the local health department stating you were quarantined). If the trip is cancelled by the tour operator, trip leader, resort, cruise line, state or country you are visiting due to covid, or any other pandemic/epidemic no matter who cancels the trip, this plan will not provide a refund for your trip cost.

Option Three: Cancel for Any Reason aka CFAR. (Option One and Option Two benefits already included in the price).

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You must purchase this plan if you want to be insured if the trip is cancelled by the club, tour operator, resort, cruise line, the county, state or country you are visiting due to a virus or due to any other reason they deem necessary. Cancel for Any Reason includes Standard Trip Cancellation insurance already. **NO NEED TO BUY BOTH!**

CFAR is a strict policy!

1. You must purchase it **within 14 days of your very first trip deposit. The date on your check is considered day one AS YOU COUNT DAY THE 14 DAYS.** (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%.** I
4. IF YOU CANCEL FOR A STANDARD REASON, **YOU WILL RECEIVE A 100% REFUND AS DESCRIBED ABOVE.**

Premiums for Option Two and Three:

Trip Cost Per Person

Option Two

Option Three (CFAR)

(If you do not see your trip cost listed below, contact myra@travelprotectors.com today!)

\$1001 - \$1500	\$112	\$168
\$1501 - \$2000	\$138	\$207
\$2001 - \$2500	\$174	\$261
\$2501 - \$3000	\$206	\$309
\$3001 - \$3500	\$233	\$350
\$3501 - \$4000	\$290	\$435
\$4001 - \$4500	\$331	\$497
\$4501 - \$5000	\$383	\$575
\$5001 - \$5500	\$424	\$636
\$5501 - \$6000	\$466	\$699
\$6001 - \$6500	\$506	\$759
\$6501 - \$7000	\$582	\$873

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).

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).