

GROUP TRAVEL INSURANCE AVAILABLE!

(Through Travel Protectors, LLC, the travel insurance specialists)

NEW ZEALAND KIWI ADVENTURE

OCT 24 – NOV. 2, 2018

Choose from two great options with option to upgrade to Cancel for Any Reason!

Option One: Just \$21pp for the entire trip! An absolute must for anyone traveling.

Included benefits: (Trip cancellation and Trip interruption are not included).

• Trip Delay due to bad weather if 6 hours or more	\$750 (\$150/day)
• Missed Connection – if 3 hours or more	\$500
• Baggage/Personal Effects Loss (This benefit has many exclusions. Please read the description of benefits). We recommend you check with your home or renters insurance to ascertain if you are covered when traveling.	\$1,500
• Baggage Delay – if 24 hours or more – reimbursed for necessary items that you purchase.	\$400
• Accident & Sickness Medical Expense/ Primary Coverage!	\$50,000
• Emergency Evacuation & Repatriation	\$250,000

Option Two: Includes trip cancellation and trip interruption benefits for standard reasons such as illness or injury to you or your traveling companion or illness/injury or death to an immediate family member. Choose to upgrade to include the “Cancel for any Reason” benefit, aka CFAR, but you must purchase the upgrade within 14 days of putting down your first trip deposit!

PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$21	N/A	\$4,501-\$5,000	\$319	\$478.50
\$1-\$300	\$33	\$49.50	\$5,001-\$5,500	\$353	\$529.50
\$301-\$500	\$39	\$58.50	\$5,501-\$6,000	\$388	\$582.00
\$501-\$1,000	\$58	\$87.00	\$6,001-\$6,500	\$422	\$633.00
\$1,001-\$1,500	\$93	\$139.50	\$6,501-\$7,000	\$485	\$727.50
\$1,501-\$2,000	\$115	\$172.50	\$7,001-\$7,500	\$519	\$778.50
\$2,001-\$2,500	\$145	\$217.50	\$7,501-\$8,000	\$537	\$805.50
\$2,501-\$3,000	\$172	\$258.00	\$8,001-\$8,500	\$561	\$841.50
\$3,001-\$3,500	\$194	\$291.00	\$8,501-\$9,000	\$595	\$892.50
\$3,501-\$4,000	\$242	\$363.00	\$9,001-\$9,500	\$623	\$934.50
\$4,001-\$4,500	\$276	\$414.00	\$9,501-\$10,000	\$665	\$997.50

The above rates are for trips up to 30 days – for each day over 30 add \$5.00 per person per day.

All of the above rates are for the plan which includes insurance and non-insurance services.

*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.

Please contact myra@travelprotectors.com immediately if you have questions.

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Remember to buy the travel insurance sooner rather than later because if you get sick or injured before you buy the insurance and can't travel on this trip, you are not covered!

How to Proceed: To buy the \$21pp plan, the standard trip cancellation plan or the "Cancel for Any Reason" upgrade, email myra@travelprotectors.com or call 1-703-443-9055. Provide the following information as soon as you put down your first trip deposit!

1. First name, last name:
2. Your trip cost per person:
3. Home address with zip code:
4. Your departure date:
5. Your return date:
6. Home or cell phone:
7. Your email address to send you the policy confirmation:

Pls. note! Anyone who has any kind of pre-existing injury or illness or if a family member has a pre-ex conditions, please contact myra@travelprotectors.com as soon as possible.

GENERAL LIMITATIONS AND EXCLUSIONS

Insurance benefits are not payable for any loss due to, arising or resulting from: 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

The following limitation applies to Trip Cancellation: All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

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Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped

prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Purchase up to final Trip Payment for Pre-Existing Condition Waiver!

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased before final trip payment for the trip, for the full non-refundable cost of the trip and the booking for the covered trip is the first and only booking for this travel period and you are not disabled from travel at the time you pay the premium

This document contains highlights of the plan. The Plan contains insurance benefits underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2015. The Plan also contains non insurance Travel Assistance Services that are provided by an independent organization, OnCall International, and not by United States Fire Insurance Company or Travel Insured International. Review the Plan Document for complete terms, including benefits, conditions, limitations and exclusions that apply. The Plan Document will be provided to you by your travel supplier upon purchase of the plan. Coverages may vary and not all coverage is available in all jurisdictions.