



TRAVEL INSURED INTERNATIONAL
TRIP NAME: Sparta High School Concert Band
TRIP NUMBER: 19-06053

Dear Parent or Guardian:

Educational Tours, Inc. is so excited to offer your child an opportunity to travel with us. We pride ourselves on offering high-quality planning with a well thought-out, fun-filled itinerary for a fantastic travel experience.

One of the benefits offered by Educational Tours, Inc. is travel protection. This coverage helps provide coverage for unexpected circumstances and helps protect your trip and your investment. These circumstances must meet the criteria for cancellation, such as cancellation for illness, injury, or death of any participant or a family member that may prevent your participation in the trip.

The cost for this travel protection for trip participants, as well as payment options are listed on the coupon form on reverse side. The cost is based on **individual trip cost** and follows ETI's Cancellation Policy. *If the cost of your trip is revised, please note that your travel protection cost will be revised.* You can obtain the complete description of coverage along with the exclusions and limitations from your group leader.

Travel protection will not cover any cancellations **prior** to 50 days. Within 50 days of departure, to be eligible to file a claim with Travel Insured International, your name must appear on the submitted Room List and your reason must be a qualifying event. Any refund guidelines established by the participating group which differs from ETI's cancellation policy does not qualify for a refund.

Please call Travel Insured International at 800-243-3174 with any *travel protection* questions. For *payment* questions, please call our office at 800-654-4560.

***WE LOOK FORWARD TO PROVIDING YOU
A FANTASTIC TRAVEL EXPERIENCE.
ENJOY YOUR TRIP!***

*** Send Coupon to: Educational Tours, Inc., P.O. Box 257, Holt, MI 48842***

Phone 800-654-4560

TRAVEL INSURED INTERNATIONAL

STUDENT DELUXE COVERAGE HIGHLIGHTS:

Travel Protection
 Trip Cancellation
 Trip Delay
 Missed Connection
 Trip Interruption
 Baggage Delay
 Baggage and Personal Effects
 Accident and Sickness Medical expenses
 Emergency Evacuation and Repatriation
 Cancel For Any Reason
CFAR requires 48-hours' notice prior to departure and is not available to NY Residents
 Non-Insurance Worldwide Emergency Assistance Services - Included

Amount of Coverage
 Trip Cost (max. limit of \$10,000)
 \$750 (\$150 per day after 6 hours)
 \$500 (3 or more hours)
 150% of Trip Cost (max. limit of \$10,000)
 \$300 (24 + hours)
 \$1,500 (\$250/article)
 \$25,000
 \$100,000
75% of Non-Refundable Trip Payments

PER PERSON COST:

<u>Trip Price Range</u>	<u>Cost of Protection</u>
\$1-\$200	\$18.00
\$201-\$400	\$25.50
\$401-\$600	\$31.50
\$601-\$800	\$37.50
\$801-\$1000	\$45.00
\$1001-\$1500	\$61.50
\$1501-\$2000	\$81.00
\$2001-\$2500	\$102.00
\$2501-\$3000	\$121.50
\$3001-\$3500	\$141.00
\$3501-\$4000	\$162.00

Travel Protection must be purchased prior to making your final trip payment and must provide protection for 100% of your trip cost. If trip payments are made to your school, travel protection cannot be purchased from ETI after school's final payment.

Travel Protection payments must be paid to/received by Educational Tours, Inc. To make a Travel Protection payment online, go to www.tours-eti.com and click "PAYMENT". For travel protection questions, call Travel Insured International at 800-243-3174.



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PAYMENT INFORMATION:

IF PAYING BY CREDIT CARD:

Name: _____

Per Person Cost of Trip: _____

Amount Enclosed for Protection: _____

Credit Card in Name of: _____

Cardholder's Address: _____

Please detach at line and return the bottom form to:

**Educational Tours, Inc.
 P.O. Box 257
 Holt, MI 48842**

Circle one: Visa / MasterCard / American Express

Cardholder's Email Address: _____

Phone Number: _____

Credit Card Number: _____

Expiration Date: _____

CVV2 No: _____

STUDENT PROTECTION PLAN

WHEN PURCHASING ON BEHALF OF ALL TRAVELERS

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES FOR POST-DEPARTURE PLANS*

Trip Interruption**	\$500 (Return Air Only)
Travel Delay - 6 hours	\$750 (\$150/day)
Missed Connection - 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay - 24 hours	\$300
Accident & Sickness Medical Expense	\$25,000
Emergency Evacuation & Repatriation	\$100,000
Non-Insurance Worldwide Emergency Assistance Services	Included

* Post-Departure plans use a \$0 Trip Cost.

**For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

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.

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.

Travel Insured International®
P: 800-243-3174
www.travelinsured.com

Details of Coverage for Post Departure Plans

Restrictions apply - see Plan Documents for complete coverage details.

Travel Protection

Trip Interruption

Provides up to \$500 for return airfare when interrupting for one of the following reasons:

- Unforeseen sickness, accidental injury or death, which occurs before departure. (Certain exclusions apply)
- Being Hijacked, quarantined, or having to serve on a jury or appear as a witness in court;
- Fire, flood, burglary or other Natural Disaster at your Primary Place of Residence or Destination;
- A documented theft of passports or visas;
- Being directly involved in a traffic accident while en route to Your scheduled point of departure;
- Bankruptcy or Default of an airline or cruise line
- Strike that causes a complete stop of services for at least 18 consecutive hours
- Inclement Weather that causes a complete stop of services for at least 18 consecutive hours
- Being the victim of a Felonious assault within 10 days of the Scheduled Departure Date;
- A Terrorist Incident*
- Your host being unable to accommodate you due to their death or life threatening illness/injury

** Terrorist Incident must occur within 30 days of Your Scheduled Departure Date in a city listed on the Itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;*

Travel Delay

Reimburses up to \$150 per day when you are delayed en route to or from the covered Trip for 6 or more hours. Covered expenses include:

- Prepaid, unused, non-refundable land and water accommodations.
- Local transportation to join the Trip.
- Reasonable additional expenses incurred for meals and lodging.

Missed Connection

Reimburses up to \$500 in unplanned expenses to rejoin your trip when a 3-hour common carrier delay causes you to miss a cruise or tour departure. Expenses include reasonable accommodations, meal expenses, and non-refundable payments for the unused portion of Your Cruise or Trip. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Trip due to Inclement Weather.

Baggage Protection

Baggage/Personal Effects:

Reimburses for loss, theft, or damage to Baggage and Personal Effects up to the maximum benefit. Receipts are required for reimbursement.

Baggage Delay (Outward Journey Only):

Reimburses for expenses of necessary Personal Effects, if Your checked Baggage is delayed or misdirected for more than 24 hours from the time You arrive at the destination stated on the ticket, except travel to final destination or Your place of residence.

Emergency Accident and Sickness Medical Expense:

Up to \$25,000 to cover treatment costs when accident or illness strikes during the trip.

Covered Medical Expenses are necessary services and supplies which are recommended by the attending Physician. They include, but are not limited to:

- Services of a Physician;
- Charges for Hospital confinement and use of operating rooms; charges for anesthetics (including administration);
- X-ray examinations or treatments, laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

Emergency Medical Evacuation/Repatriation:

Up to \$100,000 to transport you to nearest treatment by U.S. standards and return you home when able to fly.

All transportation must be authorized and arranged by the Assistance Company.

Non-Insurance Worldwide Emergency Assistance Services

The non-insurance Travel Assistance feature provides a variety of travel related services. Some of the services offered include:

- Medical or legal referral
- Hospital admission guarantee
- Translation service
- Lost Baggage retrieval
- Inoculation Information
- Passport / visa Information
- Emergency cash advance
- Prescription drug / eyeglass replacement
- Bail bond

This document contains highlights of the plan. The plan contains insurance benefits underwritten by the United States Fire Insurance Company. C&F 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 2016. The plan also contains non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions.