

# CAPITAL TOURS, INC.

200 Merrimack Street, Suite 401 • Haverhill, Massachusetts 01830 • Tel. (978) 373-9140

Dear Parents:

[www.capitaltours.net](http://www.capitaltours.net)

Capital Tours, Inc., in conjunction with Carrollwood Day School, is pleased to announce our 2020 tour to Washington, DC. Students and chaperones will depart from the airport on Monday, March 23, 2020 and will return on Thursday, March 26, 2020. While in Washington, their tour will be conducted by an experienced tour escort. Eleven meals, transportation, lodging, admissions, guide fees, escort services, complete insurance (see below), evening activities, restaurant taxes and tips are included in the tour rate. In addition, security officers will be hired to provide extra security for the group each of the nights they are at the hotel. Although a sample itinerary is attached, below are listed some of the highlights as well as the features offered by the contract with Capital Tours, Inc.:

- \* Fully escorted tour from arrival the first day through departure the last.
- \* Accommodations at the Arlington Court Suites, Arlington, VA, with private bath, air conditioned on a **quadruple occupancy basis for students, double occupancy basis for adults.**
- \* While in Washington, transportation will be aboard deluxe motor coach service, air conditioned with lavatory facilities.
- \* Capital Tours, Inc. maintains liability insurance as required by N.T.A. Each member of your group is covered for up to \$5,000.00 for accidental medical, \$ 2,000.00 for medical and hospital expense due to illness, up to \$3,000.00 accidental death and dismemberment and \$1,000.00 for accidental dental.

The cost for this tour, including airfare and transportation upon arrival in DC, is **\$1,595.00\*\* per student.** Any luggage fees that are charged by the airlines are the responsibility of each participant. (the trip cost may be adjusted based on the final airline price)

A registration date of **October 16, 2019** has been established.

**To Register:** please complete the attached registration card and return it with a **\$400.00 deposit (of which \$125.00 is non-refundable)** in the attached envelope by **October 16, 2019 OR** you can go to [www.capitaltours.net](http://www.capitaltours.net) and register on-line. Second payment of **\$300.00** is due on **November 27, 2019.** Third payment of **\$300.00** is due on **January 10, 2020.** The final payment of **\$595.00** will be due on **February 17, 2020.** Please make all checks payable to Capital Tours, Inc. and MAIL to:

Capital Tours, Inc.  
200 Merrimack Street, Suite 401  
Haverhill, MA 01830

## **DEPOSITS MUST BE PAID IN ORDER TO CONFIRM YOUR CHILD'S PARTICIPATION**

Parents wishing to pay by credit card or via their Pay Pal account must first register their child. You will then receive an e-mail confirming your child is registered. Once you receive the e-mail, you will then be able to pay on-line by logging onto [www.mycapitaltours.com](http://www.mycapitaltours.com).

**PLEASE NOTE: If the deposit amount is not received - the registration will not be considered complete.**

**An optional Travel Protection Plan is provided by Travel Insured International for an additional fee of \$81.00. The cutoff date to purchase this plan is January 3, 2020. Please contact Capital Tours at 978-373-9140 if you wish to choose this option.**

If you have any questions, please contact Mr. Dan Holtsclaw at Carrollwood Day School or call Capital Tours, Inc. Monday through Friday from 9:00 AM to 4:00 PM. **PLEASE DO NOT FORWARD PAYMENTS TO THE SCHOOL.**

**PLEASE NOTE: The following cancellation policy will be strictly adhered to:**

**Cancellations postmarked prior to February 17, 2020 - forfeiture of \$125.00, plus any non-refundable portion of the airfare. Cancellations after February 17, 2020 will be subject to additional expenses incurred.**

**THERE WILL BE NO REFUNDS FOR CANCELLATIONS WITHIN TWO WEEKS OF THE TRIP DEPARTURE DATE.**

**PLEASE NOTE: There will be a \$20.00 fee for checks returned for any reason. Capital Tours is not responsible for items left at the hotel or on the motor coach.**

**\*\*Capital Tours reserves the right to modify the final trip cost based on final number of participants, as well as the final airfare price, or in the unlikely event that the motor coach fuel prices increase sufficiently to cause a fuel adjustment to the motor coach portion of the tour.**

# CAPITAL TOURS, INC.

---

200 Merrimack Street, Suite 401 • Haverhill, Massachusetts 01830 • Tel. (978) 373-9140

---

[www.capitaltours.net](http://www.capitaltours.net)

**Disclaimer:** Capital Tours, Inc. (Capital Tours) acts as a sales agent for any airline, hotel, car-rental company, tour operator, cruise line, or other service provider contracted on behalf of your school or group ("Suppliers"). Capital Tours, Inc. is not responsible for acts or omissions of the Suppliers or their failure to provide services or adhere to their own schedules.

Capital Tours, Inc. assumes no responsibility for and shall not be liable for any refund, personal injury, property damage, or other loss, accident, delay, inconvenience, or irregularity which may be caused by: (1) any defaults, wrongful or negligent acts, or omissions of the Suppliers; (2) any defect in or failure of any vehicle, craft, equipment, or instrumentality owned, operated, or otherwise used or provided by the Suppliers; (3) any wrongful or negligent acts or omissions on the part of any other party not under Capital Tours' control; (4) severe weather; and (5) any Supplier price drop after your travel arrangements have been confirmed, paid in full, or ticketed. You hereby release Capital Tours from all claims arising out of any problem covered in this paragraph.

For your protection, we strongly recommend that you purchase trip cancellation and travel accident insurance. However, no representation or description of the insurance made by our staff constitutes a binding assurance or promise about the insurance.

# CAPITAL TOURS, INC.

200 Merrimack Street, Suite 401 • Haverhill, Massachusetts 01830 • Tel. (978) 373-9140

[www.capitaltours.net](http://www.capitaltours.net)

August 14, 2019

## CARROLLWOOD DAY SCHOOL “PROPOSED” WASHINGTON, DC ITINERARY

Day 1	TBA	Flight from Tampa Airport
Monday		Arrive at DC airport and meet with escort and bus
March 23, 2020	10:00 AM	National Archives
	12:00 PM	Museum of American History and Museum of Natural History with lunch at the group's convenience (\$15 stipend to be provided).
	3:00 PM	U.S. Holocaust Museum - Permanent Exhibit (if available)
	6:00 PM	Dinner at the Pentagon City Mall
	7:30 PM	Pentagon Memorial, U.S. Air Force Memorial
	8:45 PM	Check in at the Arlington Court Suites, Arlington, VA*
Day 2	7:00 AM	Breakfast at the hotel
Tuesday	8:30 AM	Mount Vernon - Washington's Estate ( <b>Mansion Tour @ 8:45 AM</b> )
March 24, 2020	11:45 AM	National Museum of African American History & Culture (if available)
	1:30 PM	Lunch at the Ronald Reagan Building
	2:15 PM	Embassy Row, National Cathedral (if available)
	3:45 PM	Lincoln Memorial, Vietnam Memorial, Korean War Veterans Memorial
	5:00 PM	Kennedy Center for the performance of "Shear Madness"
	7:45 PM	Dinner at Bertucci's
Day 3	7:00 AM	Breakfast at the hotel
Wednesday	8:15 AM	Group picture at the Capitol Building, U.S. Capitol Building Tour (if available), Supreme Court, Library of Congress
March 25, 2020	10:30 AM	National Air & Space Museum
	1:00 PM	Lunch at National Place
	2:00 PM	White House for picture taking
	2:45 PM	Arlington National Cemetery, Iwo Jima Memorial
	5:00 PM	Return to the hotel
	7:00 PM	Student Moonlight Dance Cruise on the Potomac with dinner on board
Day 4	7:00 AM	Breakfast at the hotel
Thursday	9:00 AM	Jefferson Memorial, World War II Memorial
March 26, 2020	10:30 AM	International Spy Museum
	1:00 PM	Lunch at L'Enfant Plaza
	2:00 PM	FDR Memorial, Martin Luther King, Jr. Memorial
	3:00 PM	Depart for the airport (dinner stipend to be provided)
	TBA	Return Flight departs DC airport
		Arrive in Tampa

\* Arlington Court Suites Hotel  
1200 N. Courthouse Road  
Arlington, VA 22201  
Tel. (703) 524-4000



## Note to Parent: Don't Forget to Pack Travel Protection!

Being a parent can be extremely stressful. Letting your child travel without you is probably even further out of your comfort zone. Although you probably can't chaperone, you can consider travel protection for your child's trip.

### Travel Protection Checklist *Which situations might apply to your student?*

*Not all plans offer Cancel for Any Reason (CFAR), and CFAR is not available to residents of New York State.*

- ☐ The weather caused an overnight **flight delay** on the way to the final destination. Student Travel Protection may reimburse expenses paid to purchase meals and a hotel room near the airport for the night.
- ☐ A **family member is sick** with a long-term illness and the future is unknown. Student Travel Protection has Trip Cancellation or Interruption coverage that can reimburse your student's insured trip costs.
- ☐ The **airline lost your student's baggage**. Student Travel Protection can cover necessities like clothing and toiletries until he or she is reunited with their bags.
- ☐ Your child's **instrument gets damaged** on the plane. We can help cover the cost to replace their instrument.
- ☐ Your child just got the schedule for **sports tryouts**, and if they don't attend, they'll miss the season. Student Travel Protection can provide Cancel for Any Reason trip cost reimbursement in case the trip interferes with important dates.
- ☐ There is a family **medical emergency at home** and you need to get your child back home as soon as possible. Trip interruption may reimburse unused non-refundable travel arrangements and added transportation costs.
- ☐ Your child gets into an **argument with their friends** and doesn't want to go on the trip anymore. Student Travel Protection can include Cancel for Any Reason to reimburse their insured trip cost.
- ☐ Your child received their **report card**, and you're not too happy about it. Student Travel Protection can include Cancel for Any Reason for trip cost reimbursement in case you make the decision that the trip is off.

#### Non-Insurance Assistance Services (provided by OnCall International)

- ☐ Your child is shopping with friends when their **wallet with credit cards is stolen**. The assistance services help them report the theft and to cancel and replace the credit cards.
- ☐ Your child **misplaced their eyeglasses**. The assistance services can cover eyeglass replacement.
- ☐ The panic sets in when your child lost their **important prescription drug**. These services provide assistance to replace the medication.



**TRAVEL INSURED  
INTERNATIONAL**  
A CRUM & FORSTER COMPANY

**Worldwide Trip Protection and  
24/7 Non-Insurance Assistance Services**

Insurance benefits are subject to limitations and exclusions, including an exclusion for pre-existing conditions.

This document contains highlights of the plans. The plans contain 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 2018. The plans also contain 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. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured at 800-243-3174.

02.05.2018  
T-1914



# 4 Reasons You May Want Cancel for Any Reason for Your Student's Trip

The life of a student is eventful and unpredictable. A travel protection plan can reimburse for covered expenses, but what if you need to cancel for a reason not covered by the plan?

That's where the Cancel for Any Reason (CFAR) benefit comes in.

**Here are some examples of common reasons a student would need to cancel their trip.**



## The Trouble-Maker

Your student gets in trouble at school and is no longer eligible to attend, per the school rules.

*While your student will be in trouble, you won't be! CFAR can recover up to 75% of the insured trip cost.*



## The Overachiever

Your student qualifies for the big tournament (spelling bee, sports, etc.)! But the dates conflict with the trip they are supposed to go on.

*You won't be at a total loss if they can't go on the trip since CFAR can reimburse up to 75% of the insured trip cost.*



## The Animal Lover

Your family pet gets sick or injured before the trip and needs veterinarian care. Your student wants to stay home now to be by their pet's side.

*Luckily, CFAR can reimburse up to 75% of the insured trip cost.*



## The Tight Budget

Life happens, and sometimes travel plans need to take a backseat.

*If you can no longer afford the trip, CFAR can help get up to 75% of your prepaid, nonrefundable trip costs back.*

**Cancel for Any Reason (CFAR) is not available to plan holders located in New York State.**



**TRAVEL INSURED  
INTERNATIONAL**  
A CRUM & FORSTER COMPANY

Travel Insured Group Department  
1-844-440-8113  
[groups@travelinsured.com](mailto:groups@travelinsured.com)

This piece contains highlights of the plans. The plans contain 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 2018. The plans also contain 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. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured.

07.15.2019  
1-17341

# STUDENT DELUXE

## GROUP TRAVEL PROTECTION

### SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation**	Trip Cost*
Trip Interruption**	150% of Trip Cost
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$300
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Cancel for Any Reason (CFAR)***	Optional
Non-Insurance Worldwide Emergency Assistance Services (Provided by OnCall International)	Included

Coverages may vary and not all coverage is available in all jurisdictions.

\* Subject to the maximum benefit amount of \$10,000.

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

\*\*\* CFAR coverage is up to 75% of the nonrefundable trip cost (subject to \$10,000 maximum). CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR is available if purchased at the time of original plan purchase and with, or before your final payment for your trip, and you paid your Travel Supplier for the full cost for all non-refundable trip costs for your trip prior to your cancellation of your trip. For \$0 Trip Cost there is no CFAR. This benefit is not available to residents of New York State.

### PER PERSON RATES WITH CFAR\*

Cost of Trip	Rates	Cost of Trip	Rates
\$0	N/A	\$2,501 - \$3,000	\$121.50
\$1 - \$200	\$18.00	\$3,001 - \$3,500	\$141.00
\$201 - \$400	\$25.50	\$3,501 - \$4,000	\$162.00
\$401 - \$600	\$31.50	\$4,001 - \$4,500	\$181.50
\$601 - \$800	\$37.50	\$4,501 - \$5,000	\$202.50
\$801 - \$1,000	\$45.00	\$5,001 - \$5,500	\$223.50
\$1,001 - \$1,500	\$61.50	\$5,501 - \$6,000	\$244.50
\$1,501 - \$2,001	\$81.00	\$6,001 - \$6,500	\$265.50
\$2,001 - \$2,500	\$102.00	\$6,501 - \$7,000	\$285.00

The above rates are for trips up to 30 days – for each day over 30 add \$3.00 per person per day.

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

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

Travel Insured International  
844-440-8113  
groups@travelinsured.com  
www.travelinsured.com

COMPETING  
ATHLETES CAN BE  
COVERED UNDER  
THE PLAN!



TRAVEL INSURED  
INTERNATIONAL

A CRUM & FORSTER COMPANY

CAPITAL  TOURS, INC.

### PAYMENT INFO:

To purchase the Travel Insured Student Deluxe Protection Plan with Cancel for Any Reason, please mail this form with a check to:

Capital Tours, Inc.  
200 Merrimack St. Suite 401  
Haverhill, MA 01830  
(978) 373-9140

### APPLICATION:

Applicant Name(s): \_\_\_\_\_

Trip Name: \_\_\_\_\_

Trip Dates: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Trip Cost: \_\_\_\_\_

Optional CFAR\* (please circle): YES NO

Plan Cost: \_\_\_\_\_

Parent/Guardian Signature \_\_\_\_\_

## 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 in skydiving or parachuting, hang gliding or bungee cord jumping; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 9. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 11. dental treatment (except as coverage is otherwise specifically provided in the Plan); 12. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 14. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 15. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 16. 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 to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

**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 Due Date for Pre-Existing Condition Waiver!

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased at or before final payment due date for the trip, for the full non-refundable cost of the trip and you are not disabled from travel at the time you pay the plan cost.

## PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

*Capital Tours, Inc. is not an insurer and does not have any liability for any coverage amounts.* As a travel retailer, Capital Tours, Inc. is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Capital Tours, Inc. and its employees may offer and disseminate travel insurance under the direction of Travel Insured International (TII). You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact TII at 844-440-8113. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Capital Tours, Inc..

This document contains highlights of the plans. The plans contain insurance benefits underwritten by the United States Fire Insurance Company under form series T210 et. al. 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 2018. The plans also contain 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. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured.



## DETAILS OF COVERAGE

**Trip Cancellation & Trip Interruption:** Insurance benefits can be paid up to the Maximum Benefit Amount shown in the Plan's Schedule of Benefits. For Trip Cancellation you can be covered for up to 100% of the Trip Cost (published penalties and non-refundable travel arrangements). For Trip Interruption you can be covered for up to 150% of the Trip Cost (non-refundable land or water travel arrangements and additional transportation costs paid). Reasons for Trip Cancellation and Trip Interruption are as follows:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip (for Trip Cancellation) or while You are on Your Trip (for Trip Interruption);
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip (for Trip Cancellation) or while You are on Your Trip (for Trip Interruption), b) requires Medical Treatment at the time of cancellation or interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip (for Trip Cancellation) or prevents Your continued participation on Your Trip (for Trip Interruption);
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- e) a documented theft of passports or visas
- f) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g) Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements) causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Plan has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- h) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- k) a Terrorist Incident that occurs 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;
- l) Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;

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 possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

**Travel Delay:** The Insurer can reimburse You for covered expenses, up to the maximum shown in the Plan's Schedule of Benefits, if You are delayed while en route to or from, or during the Covered Trip for 6 or more hours due to a covered reason.

**Missed Connection:** You can be reimbursed if you miss your cruise or tour departure because Your arrival at Your destination is delayed for 3 or more hours due to a covered reason.

**Baggage/Personal Effects:** The Insurer can reimburse You up to the maximum shown on the Plan's Schedule of Benefits for loss, theft, or damage to Baggage and Personal Effects.

**Baggage Delay:** If Your checked baggage is delayed or misdirected for more than 24 hours from Your time of arrival at a destination other than Your return destination, You can be reimbursed for necessary personal effects.

**Non-Medical Emergency Evacuation:** The Insurer can pay for non-medical evacuation if, while on Your trip, a formal recommendation is issued for You to leave a country You are visiting due to a covered reason.

**Accident and Sickness Medical Expense:** The Insurer can pay benefits, up to the maximum shown on the Schedule of Benefits, if You incur Covered Expenses as a result of an Accidental Injury or a Sickness which first occurs during the Covered Trip.

**Emergency Medical Evacuation, Medical Repatriation, & Return of Remains:** If, while on a Trip, adequate Medical Treatment is not available in the immediate area, the Insurer can pay, subject to the limitations set out in the Plan, up to the maximum shown on the Plan's Schedule of Benefits, for Covered Transportation Expenses reasonably incurred if the Insured suffers an Injury or Sickness that is acute or life threatening and which warrants the Insured's transportation to the closest Hospital or medical facility capable of providing that treatment. Additional benefits and sub-benefits apply to this coverage, all of which are subject to the same maximum benefit amount.

**Cancel For Any Reason:** Optional Coverage applies only when requested on the application and the appropriate additional plan cost has been paid. CFAR must be purchased at the time of plan purchase and within 14 days of the date your initial trip deposit is received. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided You cancel Your Trip more than 48 hours prior to your Scheduled Departure and You have paid the Travel Supplier for the full cost for all non-refundable Trip costs for Your Trip prior to Your cancellation. This benefit is not available to residents of New York State.