



TRAVEL PROTECTION NOTICE

Refer to your tour brochure for booking, payment, and cancellation policies, as well as the Tour Terms & Conditions.

WHY BUY TRAVEL PROTECTION?

TOP REASONS FOR PURCHASE

Travelers most often worry about...



CANCELLATION

If forced to cancel their trip, travelers want reimbursement for their pre-paid/non-refundable costs.



MEDICAL COVERAGE

Especially when traveling outside the United States, travelers may be concerned about potential medical expenses.

THINGS TO KEEP IN MIND



Medicare

Medicare simply doesn't offer medical coverage outside of the U.S.



Health Insurance

Your health insurance may not offer coverage outside the U.S., or they may have lower limits.

PRE- AND POST- DEPARTURE COVERAGE

BEFORE THE TRIP



Travel Protection begins while you are still home. Risks might include last minute cancellation due to sickness, medical emergency, or severe weather.

DURING THE TRIP



Can provide coverage for:

- Emergency/Accident Care
- Medical Evacuations
- Trip Interruption
- Travel Delays

Because the unexpected can happen while traveling, or before your departure, **we highly recommend that you purchase Travel Protection.**

- Travelers may opt to **purchase coverage through a vendor of their choice**, or to **decline coverage** all together.
- Coverage, premiums, and purchase requirements vary from one company to another, **we recommend that you review all information carefully when purchasing a plan.**

Travel Protection policies typically provide the following benefits, although policies vary:

- **Plans can provide reimbursement of up to 100% of your full trip cost when you are forced to cancel for a covered reason.** Plans can include trip cancellation, trip interruption, medical protection, and more. *See individual plan documents for full details.*
- To qualify for time-sensitive benefits, such as the **"Pre-Existing Condition Waiver"**, **OR** to include optional **"Cancel for Any Reason"** coverage (*if available*), **most companies require you to purchase insurance within 14 days of trip deposit.**
- Plan premiums are calculated based on traveler age, state of residency, tour cost, and length of tour.
- **Most policies allow you to cover the initial tour deposit**, and increase your coverage as additional tour payments are made.
- Most travel protection premiums are non-refundable once purchased.
- **We encourage you to purchase the coverage that best suits your needs, through the vendor of your choice.**

For additional information, or to get a quote, we recommend:

Travel Insured International:

www.Travelinsured.com or 1-855-752-8303
Terrapin Tours Agency ID #49293

AAA of Northern New England:

www.northeast.aaa.com or 603-228-0301