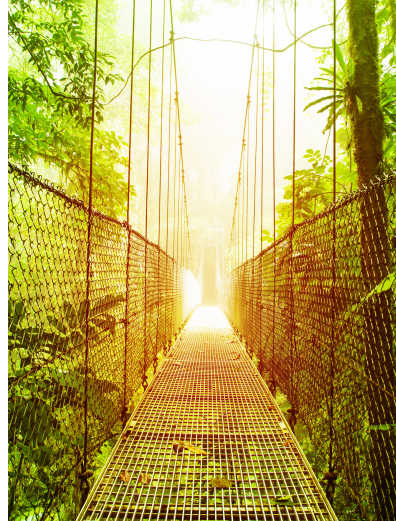




NATIONSCLASSROOM
Hands - on Learning



COSTA RICA





NATIONSCLASSROOM
Hands - on Learning

HOW TO REGISTER:

1) Visit the NationsClassroom website at:
www.nationsclassroomtours.com



2) Click on "Register Now" and enter your
Tour ID# found on the front of your
registration letter.

3) Provide your traveler and account holder
information.



4) Select Your Payment Option - Pay in full
now or choose the EZPay Plan for automatic
monthly payments.

**Congrats, you're registered! Now get ready
for a once-in-a-lifetime trip with your friends!**



Dear Parent / Guardian,

I am very excited to announce that I will be leading a select group of students on a service learning tour in 2023! Together, we will embark on a journey where learning will come alive and lifelong memories will be created! Please join me for this once-in-a-lifetime experience!

If you have any questions, please feel free to contact me.

Best Regards,

Kristen Jansen
Tour Leader

Register Online Now!

Registration Due By:

October 8, 2022

Use Tour ID#

36552301

Tour Highlights:

Catamaran Tour

Los Lagos Hot Springs

Snorkeling Excursion

Intercultural Exchange Program

Service Project on a Local Beach

Hanging Bridges Park

Llanos del Cortes Waterfall

Service Project with Local Community

Arenal Volcano

Tour Inclusions

Round-trip Airfare

All Taxes and Gratuities

Deluxe Motor Coach

On-Site Staff

Hotel Lodging

24 Hr Emergency Hotline

Tour Manager

Lanyards/Wristbands

All Meals while on tour

Luggage Tags Per Traveler

All Admissions & Fees

Accident and Illness Coverage

SPACE IS LIMITED! REGISTER TODAY FOR A TRIP OF A LIFETIME!



Notice: Highlights listed above are subject to change. A final itinerary will be sent 21 days prior to departure.

Visit us at www.nationsclassroomtours.com Phone: (877) 270-1776 Fax: (804) 303-9797

Tour Details

*Destination: Costa Rica

*Departure Date: 1/2/2023

*Return Date: 1/7/2023

Who is the Tour Leader from your community?

Tour Leader: Kristen Jansen

Email: kjansen@fairmontschools.com

When do I need to do to register?

Registration Due By: 10/8/2022

Registration Fee (Non Refundable): \$1,699.50

Tour ID# 36552301

Space is limited. Register early as tours fill up quickly. A paid waitlist will begin at: **30** registrations

What Will it Cost?

Price of tour is based on a minimum number of paying travelers per motorcoach: 30

Triple Occupancy: \$3,399.00

Our goal is to meet the minimum number of full paying participants mentioned above. We expect full participation, but please be mindful that changes to the tour price could occur if your group count falls below the minimum number.

How Do I Sign Up?

Visit: www.nationsclassroomtours.com

Click on: "Register Now" on top toolbar

Use Tour ID# **36552301**

How to Pay?

- | | |
|-------------------|---|
| 1) Pay in Full | At time of Registration |
| 2) EZPay Plan | Automatic Monthly Installments |
| 3) 3 Payment Plan | Registration Fee, 50% Payment and Final Payment |

Student Deluxe Protection Plan: \$141.00

This program is optional at the time of registration. The Student Deluxe Protection Program with Cancel For Any Reason (CFAR) allows for you to protect your tour investment should you need to cancel a registration prior to departure. Above rate reflects student quad occupancy. Other occupancies may have a higher rate. Please see the attached document for rates and details.

EZPay Schedule:

| | |
|---------------------------------|------------|
| Number of Monthly Installments: | 1 |
| Ezpay Monthly Amount: | \$1,840.50 |
| Day of Month Ezpay Drafted: | 10 |
| 1st Payment | 11/10/2022 |
| Last Payment | 11/10/2022 |

Monthly installment will vary based on actual registration date.

Prices above reflect the EZPay schedule with the student quad occupancy rate and the CFAR add-on. Your monthly payments may vary dependent on tour options purchased at time of registration.

The Registration fee is applied towards the cost of the trip.

Should you want to opt out of the automatic monthly EZpay program a 50% balance payment will be due by: 10/8/2022

The final payment will be due by: 11/10/2022

To opt out of the EZpay program you must do so in writing by emailing inspire@nationsclassroom.com

Any Questions?

Email us at inspire@nationsclassroom.com Please be sure to include your Tour ID Number.

NationsClassroom Terms and Conditions

The tour price includes: Unless otherwise stated in the parent letter, the trip price includes round trip transportation, hotel accommodations, motor coach or vans, three meals per day while on tour, sightseeing, trip leader, admissions, taxes and gratuities, accident-related medical and dental insurance, customer service, and accounting. We are an all-inclusive tour agency and do not offer ground packages. All prices quoted are student price. Adult price is higher and if not quoted in your letter, please call for the adult price of your trip. Trip prices are based on having a minimum number of participants per transportation vehicle. If these minimum numbers are not met, additional charges, itinerary changes, or the combination of your group with other groups may result.

Not included: Any fuel, security or baggage surcharges imposed by the airlines or bus companies, installment fees for accounting, Travel Confidently Refund Program, small group increases, processing fees, or merchandise.

Registrations: Please register early, as all registrations are processed on a first come, first served basis. The registration fee stated in your letter is non-refundable. All late registrations will be accepted based on the availability of space on the bus and/or the airlines. Any increase in airfare will be passed on to late registrants. Participants with disabilities are welcomed on the tour, but must be accompanied by a companion capable of providing all assistance required, and not require special assistance from NationsClassroom or its suppliers. Registrants with disabilities must notify NationsClassroom in writing by the registration deadline of their status and of the identity of the traveling companion. NationsClassroom starts rendering services for your traveler(s) at the time of registration. Services rendered include but are not limited to convenience fees for payment processing, administrative costs, booking fees, non-refundable deposits and/or final payments. By registering with NationsClassroom, the participant and legal guardian acknowledges and agrees that you give the Tour Leader, School, School Administration or other entity associated with the Tour Leader consent to make itinerary and/or date changes on your behalf. NationsClassroom also reserves the right to decline to accept any person as a member of the trip. Upon NationsClassroom's determination that a participant threatens their own safety or the safety of others, the participant shall be removed from the tour and returned home at the participant's expense. Participants agree to reimburse NationsClassroom for all reasonable costs, if any, incurred with effecting the return of a removed participant.

Payments: You will be enrolled in the NationsClassroom EZPAY program automatically. The EZPAY Program allows for equal installments to be billed to the payment source which you used to register. These installments will take place each month on the date as outlined on your registration letter. You will be sent a detailed statement upon registration and at the conclusion of each transaction. We will also provide you with a payment reminder on the first of each month. Should you choose to opt out of the EZPAY program, 50% of the total purchase price will be due by the date on the front of your parent registration letter. The final balance must be paid by the last installment date on the front of your parent registration letter. For the NationsClassroom EZPAY program the installments will be billed to the payment source which was used to register. The dates of these installments are listed on the front of your parent registration letter as well as on the final check out screen on-line at www.nationsclassroomtours.com. To opt out of the EZPAY program, you must email NationsClassroom@inspire@nationsclassroom.com. NationsClassroom accepts MASTERCARD, VISA, DISCOVER and Personal Checks. All checks should be written out with any additional questions. If your account is unpaid at the final deadline you will be assessed a \$49 late fee. The unpaid spot will be subject to cancellation based on flight availability on this date. If your account is still unpaid 35 days before departure, your registration will be cancelled and the cancellation policy applies as outlined below. The plans of a great number of trip leaders, parents and students depend on the final group numbers and we ask for your diligence in keeping accounts current. Tour funds are not transferable. There will be a \$35.00 fee accessed on your account per returned item including but not limited to credit card disputes, ACH draft failures, and returned checks. These fees are non-refundable.

Waitlist: Your registration on the waitlist is not a guarantee of a reservation on the active tour. If you are placed on a waitlist due to late registration or an outstanding account balance after final payment your account must clear waiting list procedures and may involve additional airline and other charges. You will be notified in writing once a spot becomes available for your participant. Upon written notification, your participant will be automatically transferred to the active tour. You will have 72 hours to decline and cancel the reservation. After 72 hours the account will be subject to the standard cancellation policy.

Standard cancellation policy: The cancellation policy is as follows. The company incurs booking costs as soon as a registration begins. All cancellations must be made in writing to inspire@nationsclassroom.com. Please include the date, participant's name, and trip ID number. Cancellations are determined solely by the date they arrive in the NationsClassroom office regardless of the reason. The policy applies to each individual registration as follows:

70 days or more prior to departure: NationsClassroom will retain 25% of the trip cost.
69-36 days prior to departure: NationsClassroom will retain 50% of the trip cost.
35 days or less: We regret that no refund will be issued.

Cancellation or rescheduling by Tour Leader or other: In the event the Tour Leader or other entity associated with the Tour Leader chooses to change the departure date, the standard cancellation charges remain effective for the original departure date. Cancellation of a tour without NationsClassroom's consent is subject to the standard cancellation policy.

***Destination(s)/Dates Subject to Change:** You are registering for a private and highly customized group tour. In the event the destination and/or the departure dates need to be modified due to the actions of any governmental or civil authority, civil unrest, travel ban, school or school district, or a cancellation is caused for any other reason beyond the control of NationsClassroom, tour participants will be entitled to a refund per the standard cancellation policy.

Fundraising/Scholarship: Fundraising and/or Scholarship money will be returned to the school, Tour Leader, Club or entity that supplied the original form of payment. There are no exceptions.

Student Travel Protection Plan: This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. The cost of your plan is for the full plan. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2019. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions. Coverages may vary and not all coverage is available in all jurisdictions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033, 800-243-3174; customer-care@travelinsured.com; California license #0113223.

Refunds: Whenever possible refunds will be issued back to the original form of payment. A refund check will be issued in the name that appears on the participant's account. For minor aged participants, refunds will be made payable to the parent / guardian that is listed as the account holder. If there are any disputes as to who the refund should be paid to, NationsClassroom reserves the right to issue the refund in the name of the minor aged participant. All refund checks are mailed 4-6 weeks after the request has been processed. There will be a non-refundable \$35 stop-payment fee for lost refund checks. Please allow 7 to 10 business days for credit card and debit card refunds. This time period will begin once the account holder receives the electronic confirmation of cancellation. Please note that E-Checks and Money orders will be refunded by check. When getting a refund, cashing a check or accepting a credit to your bank or charge account is final and parties agree to pursue no further compensation. No refunds will be issued to families with active credit card or EFT disputes. Merchandise costs, installment fees, late fees, and returned item/payment charges are non-refundable.

Hotel accommodations: NationsClassroom is not responsible for assigning roommates. The Tour Leaders responsible for assigning roommates, with males and females being separated based upon their birth assigned gender, and adults separated from students and/or minors. Adult participants are responsible for arranging for their own roommates. If, for any reason, an adult participant cannot find a roommate or one is not available, then they will be required to pay the single occupancy rate. Minor participants are not permitted to lodge in a room by themselves and must have at least one roommate, or in most instances, at least three roommates per quad occupancy requirements for the tour and tour pricing. If for any reason, a minor participant cannot be grouped with the required number of roommates for the tour, then that participant(s) may be required to pay an increased occupancy rate, if such vacancy is available, and/or for the costs to have a lodging chaperone accompany the minor to prevent the minor participant from rooming alone.

Flights: We reserve flights on major carriers. We cannot guarantee non-stop flights, and in some cases, the group may have to be split for flights. We cannot guarantee a specific airport or airline. While we attempt to secure preferred airports for departure, this cannot be guaranteed and groups must be prepared to depart from airports that may be a significant distance from home. Seating assignments will be made by the airlines and upgrades, stopovers, changes and use of frequent flyer mileage are not possible. NationsClassroom is not responsible for schedule changes, mechanical or weather delays that may occur. In the event of airline cancellations of a scheduled flight, NationsClassroom will attempt to obtain alternate flight plans. Due to group air travel restrictions, individual flight deviations are not available. Flight departure times and actual travel times are not guaranteed and may affect the length of time spent in destinations. Any flight information provided prior to departure is subject to change. Please allow three days of flexibility on each side of your participant's travel dates for contingencies. Any baggage fees charged by the airline are the responsibility of the individual traveler at time of check-in.

Special Dietary Requirements: NationsClassroom cannot be responsible for accommodating any food allergies, or dietary requirements and restrictions, and is not responsible for any problems associated with the same. All issues regarding food and drink, including allergies, or dietary requirements and restrictions, are the sole responsibility of the participant.

Authority on Tour: By registering with NationsClassroom, the participant and/or Guardian agrees that the participant will abide by the authority of the Tour leader or NationsClassroom representative. The participant must at all times strictly comply with local laws. If the participant is affected by any condition, medical or otherwise, that might affect other participant's enjoyment of the tour, the participant must advise NationsClassroom at the time of booking. Should the participant fail to comply with the above or commit any illegal act when on the tour or, if in the opinion of the Tour Leader, the participant's behavior is causing or is likely to cause danger, distress or annoyance to others, NationsClassroom may terminate that participant's travel arrangements without any liability on NationsClassroom's part and the participant and/or Guardian will not be entitled to any refund for unused or missed services or costs incurred resulting from the termination of the travel arrangements.

Unused Services: There will be no discounts or monies refunded for missed or unused services, including the participant's voluntary or involuntary termination/departure from the tour, which includes but is not limited to sickness, death of a family member etc, late arrival on the tour, or premature departure either voluntarily or involuntarily.

Video/Photographic Likeness: Any photographic, film, video likeness or audio recordings of participants while on tour may be edited and used by NationsClassroom in future marketing campaigns without any notification or compensation to the participant.

Errors and Omissions: Although NationsClassroom has made a concerted attempt to verify the accuracy of statements made herein, NationsClassroom cannot be held responsible for any error, omission or unintentional misrepresentation that may appear in their brochure, travel documents, or on the website.

Privacy: Arrangements require coordination with various providers who deliver requested services making it necessary to share some personal information provided. Please visit www.nationsclassroomtours.com or learn more about the NationsClassroom Privacy Policy.

Covid-19: An inherent risk of exposure to COVID-19 exists in any public place where people are present. COVID-19 is an extremely contagious disease that can lead to severe illness and death. NationsClassroom and/or Local State/Government may require proof of vaccination or negative COVID tests. Please visit <https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-planner/index.html> to view current restrictions.

COVID-19 requirements vary from country to country and region to region and you may be required to be fully vaccinated and provide evidence of vaccination. Evidence of a negative COVID test may also be required. Airlines and other transport providers may also have separate requirements. It is your responsibility to ensure that you comply at all times with these requirements. No refunds will be given if you are unable to undertake some or all of your trip due to your failure to comply with these requirements. You will be responsible for any resulting additional costs including travel and accommodation. We ask that you please take personal responsibility for you and your traveler's wellbeing. This begins with packing any personal protective equipment and sanitizers you require. Please adopt physical distancing and hygiene practices throughout your pre-trip travel arrangements and follow all health instructions whether physical signage, or requests from our professional staff once you are on tour with us. To travel with NationsClassroom and its operating brands, you and your travelers voluntarily assume all risks related to exposure to COVID-19. Full details of hygiene protocols can be found at <https://www.nationsclassroomtours.com/faqs/>

Additional Risks: Additional risks and dangers may arise including, but not limited to, hazards of traveling in undeveloped areas, hazards of travel by boat, train, automobile, aircraft and other means of conveyance, animal interactions, forces of nature, political unrest, other unrest, hazardous local customs and practices, differing levels of sanitation, differing standards of safety, risks associated with water, food, plants, insects and differing animal regulation, accident or illness in areas lacking means of rapid evacuation or medical facilities, and acts of national and local governments and unrest and acts of others against governments. These risks are not an exhaustive list but are examples of many kinds of risks. You are voluntarily participating in these activities with the knowledge that there are significant dangers involved, and you hereby agree to accept any and all risks. As lawful consideration for the agreement with NationsClassroom to participate in such trips and activities you agree you will not make a claim against NationsClassroom, its related companies or its personnel or sue for bodily injury, emotional trauma, death, property loss or damage or other loss, cost or expense, however caused, as a result of or related to your contracting for, traveling to or from, or in any and every other way participating in the trip. You release NationsClassroom, its related companies and its personnel from any and all claims, known or unknown, arising from contracting for, traveling to or from, and in any and every way participating in a trip. This release of liability and assumption of risk agreement is entered into on behalf of you and all members of your family and party, also including minors accompanying you. This agreement also binds your heirs, legal representatives and assigns. Security is a major concern to all of us and the situation globally is constantly changing. Events around the world, coupled with the "Travel Advisories" put out by various governments, may at times necessitate changes to the accommodations and itinerary or even trip cancellation. You must accept these risks involved in travel to any country that may experience security difficulties and accept responsibility for your own travel decisions. Where the guest occupies a motor coach seat fitted with a safety belt, neither NationsClassroom nor the Operator nor its agents or co-operating organizations or service providers will be liable for any injury, illness or death or for any loss or damages or claims whatsoever arising from any accident or incident, if the safety belt is not being worn at the time of such an accident or incident. This exclusion and limitation of liability shall not be used to imply that the Operator or its agents or affiliated entities are liable in other circumstances.

Additional Provisions: NationsClassroom cannot be held responsible for loss of personal property including money, and the company is not responsible for locating lost property. The suppliers providing travel services and accommodations are independent contractors and not agents. NationsClassroom cannot be held responsible for personal injury, property damage, or loss of earnings from any event whatsoever caused by hotels, railways, airlines, and all sub-contracted services. The participants shall indemnify, defend, and hold harmless NationsClassroom and its officers, directors, partners, agents, members, and employees from and against and all demands, claims, damages to persons or property, losses and liabilities, including reasonable attorney's fees, except to the extent and percentage attributable to NationsClassroom negligence or wrongful action. All parties agree that in the event of legal action concerning this agreement, all litigation shall be brought only in Henrico County Virginia and that such litigation shall be decided pursuant to the laws of Virginia. By registering with NationsClassroom and reserving a spot on the trip, the participant and legal guardian acknowledges and agrees to all of NationsClassroom's terms and conditions found on the NationsClassroom website. NationsClassroom may amend the terms and conditions from time to time without notice to you, other than posting the amended terms and conditions to the NationsClassroom website: www.nationsclassroomtours.com.

| Day One | Day Two | Day Three |
|---|--|--|
| <p>Meet at LAX for morning flight to Guanacaste, CR (Liberia International Airport)</p> <p>On Arrival, meet tour manager, transfer to Tamarindo</p> <p>Intro to Costa Rica Briefing</p> <p>Welcome Dinner</p> <p>Overnight Tamarindo</p> | <p>Breakfast</p> <p>Morning Catamaran Tour of Costa Rica's Gold Coast</p> <p>Snorkel in Tranquility Bay</p> <p>Picnic Lunch</p> <p>Afternoon Service Project on a Local Beach</p> <p>Dinner Included</p> <p>Return to Hotel</p> | <p>Breakfast</p> <p>Check out, Depart for Arenal (4 hours)</p> <p>Llanos del Cortes Waterfall</p> <p>Lunch en route</p> <p>Arenal Volcano</p> <p>Check-in to Arenal Hotel</p> <p>Dinner</p> <p>Los Lagos Hot Springs</p> |
| Day Four | Day Five | Day Six |
| <p>Breakfast</p> <p>Partner with local organization to meet with a rural community for an Intercultural Exchange</p> <p>Experience the culture and traditions of this community while learning folk dances and playing traditional games.</p> <p>Bring items for the local school (Sports equipment, school supplies, etc.)</p> <p>Enjoy lunch of classical Costa Rican dishes prepared by the local community</p> <p>Spend the remainder of the afternoon at the Hanging Bridges (14 stationary and 6 suspension bridges)</p> <p>Dinner</p> <p>Return to Hotel</p> | <p>Breakfast</p> <p>Check out</p> <p>Participate in a Service Opportunity with a local community</p> <p>Service can include: <i>painting a school, collaborating with the construction of a new classroom, or helping with the general maintenance of a rural school</i></p> <p>**Project dependant on community need at time of visit.</p> <p>Lunch</p> <p>Transfer to San Jose, CR</p> <p>Check-in to Hotel/Freshen Up</p> <p>Farewell Dinner</p> | <p>Breakfast</p> <p>Depart for Airport</p> <p>Flight to LAX from San Jose International Airport</p> |

STUDENT DELUXE

GROUP TRAVEL PROTECTION PLAN

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES



TRAVEL INSURED INTERNATIONAL™
A CRUM & FORSTER COMPANY

| <u>Benefit</u> | <u>Maximum Limit</u> |
|--|----------------------|
| 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 | 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 purchase at the individual level. 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

| Cost of Trip | Rates | With CFAR* | Cost of Trip | Rates | With CFAR* |
|-----------------|-------|------------|------------------|-------|------------|
| \$0 | \$7 | N/A | \$4,001-\$4,500 | \$121 | \$181.50 |
| \$1-\$200 | \$12 | \$18.00 | \$4,501-\$5,000 | \$135 | \$202.50 |
| \$201-\$400 | \$17 | \$25.50 | \$5,001-\$5,500 | \$149 | \$223.50 |
| \$401-\$600 | \$21 | \$31.50 | \$5,501-\$6,000 | \$163 | \$244.50 |
| \$601-\$800 | \$25 | \$37.50 | \$6,001-\$6,500 | \$177 | \$265.50 |
| \$801-\$1,000 | \$30 | \$45.00 | \$6,501-\$7,000 | \$190 | \$285.00 |
| \$1,001-\$1,500 | \$41 | \$61.50 | \$7,001-\$7,500 | \$204 | \$306.00 |
| \$1,501-\$2,000 | \$54 | \$81.00 | \$7,501-\$8,000 | \$218 | \$327.00 |
| \$2,001-\$2,500 | \$68 | \$102.00 | \$8,001-\$8,500 | \$233 | \$349.50 |
| \$2,501-\$3,000 | \$81 | \$121.50 | \$8,501-\$9,000 | \$247 | \$370.50 |
| \$3,001-\$3,500 | \$94 | \$141.00 | \$9,001-\$10,000 | \$261 | \$391.50 |
| \$3,501-\$4,000 | \$108 | \$162.00 | | | |

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

**COMPETING
ATHLETES CAN
BE COVERED
UNDER THE
PLAN!**

Travel Insured International

844-440-8113

groups@travelinsured.com

www.travelinsured.com

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.

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 trip payment due date for this 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.

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. The cost of your plan is for the full plan. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2019. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** Coverages may vary and not all coverage is available in all jurisdictions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 800-243-3174; customercare@travelinsured.com; California license #0113223.