

TRAVEL INSURANCE WAIVER

AGENCY ROLE

- Emmanuel Holidays Inc (“Agency”) is not an insurance agent or insurance provider
- We offer travelers the opportunity to purchase travel insurance through third-party agents or providers, but travelers must understand this Travel Insurance Waiver and make their own choices.
- We take all reasonable measures to advise travelers of cancellation fees, change fees, and other potential fees relating to travel services, which are provided by third-party suppliers—not Agency.

TRAVELER ROLE

- Travelers must accept or decline travel insurance—either at the time of purchase, or (if permitted by travel insurance providers) any time prior to the final due date of travel payments.
- Travelers are solely responsible for reviewing and understanding:
 - All details regarding their travel itineraries; and
 - All components of insurance coverage under the policies they may choose; and
 - All matters related to this Travel Insurance Waiver, if they decline coverage.
- The signatory to this Travel Insurance Waiver certifies to Agency that he/she has informed all travelers on the same booking regarding all the above and has secured each of their consent in writing.

INSURANCE AGENT / PROVIDER ROLE

- Insurance agents and providers make available to travelers trip protection in exchange for fees.
- Trip protections and coverages differ based on the terms described in each travel insurance policy.

EACH TRAVELER MUST CHOOSE ONE OPTION BELOW:

YES, I AGREE TO PURCHASE TRAVEL INSURANCE (VIA CREDIT OR DEBIT CARD).

- I understand and accept the quote I received regarding travel insurance.
- I authorize Agent to charge my credit or debit card today on behalf of **me and all travelers in my household who are on the same booking.**
- The travel insurance policy I choose may exclude coverage for, among other things, pre-existing medical conditions, matters relating to quarantines, or trip interruptions due to any epidemic or pandemic.
- Each traveler is responsible for understanding the travel insurance policy, terms and conditions, and coverage offered.

- I certify that I have reviewed all terms and conditions of the travel insurance policy with each traveler in my household.
- My decisions regarding travel insurance apply to **me and all travelers in my household who are on the same booking.**

NO, I CHOOSE TO DECLINE TRAVEL INSURANCE.

- I understand and DECLINE the quote I received regarding travel insurance.
- By declining travel insurance, I understand and agree that **I and all travelers in my household who are on the same booking:**
 - Waive all insurance protection and any assistance from Agency relating to travel changes, interruptions, cancellations, baggage delays or loss, travel supplier defaults, medical costs, accidents, emergencies, injuries, casualties, and any other loss, cost, or event that may occur during the course of travel;
 - May lose up to 100% of the cost of travel bookings, plus any cancellation or related fees charged by Agency and third-party travel suppliers;
 - Fully accept all personal risks, losses, and costs relating to travel bookings; and
 - Release Agency, its directors, employees, and contractors from responsibility and liability regarding any consequences, known and unknown, resulting from refusal of travel insurance.
- I certify that I have reviewed the consequences of declining travel insurance, as set out above, with each traveler in my household.
- My decisions regarding travel insurance apply to **me and all travelers in my household who are on the same booking.**

SIGNED: _____

NAME: _____

DATE: _____