

WPSC
Whiteface Mountain – Jan. 23 – 28, 2022
Group Travel Insurance!

(Includes an option to purchase a plan, if the trip is cancelled due to covid-19 or any other pandemic/epidemic!)
(See Option Three! Must be purchased within 14 days of the first trip payment made to the tour operator).

Travel Protectors, LLC is offering group travel insurance for our trip. Option Three includes trip cancellation for an uptick in Covid-19 or any other pandemic/epidemic!

Option One: Basic travel insurance without Trip Cancellation or Full Trip Interruption Benefits.
\$25 per person. What is Included for that price?

- Primary medical coverage while traveling - \$50K per person. **(Includes medical coverage for corona virus or any other illness or injury incurred while traveling - not before you leave home)**. Medical bills must be paid up front when you are treated whether you are hospitalized or an out-patient. This is standard procedure for all travel insurance companies. Obtain a medical receipt and file a claim for reimbursement when you return home. You have 15 months to complete the claim.
- Medical evacuation and repatriation - \$250K pp.
- Trip Delay – For lodging and meals if you are delayed more than six hours due to inclement weather but not due to any other travel delay such as mechanical or staff crew issues. Up to max \$750 (\$150/day) pp.
- Missed Connection – if your first flight is delayed more than three hours and you miss your connecting flight, you can be reimbursed for a new flight to your final destination. Maximum \$500 pp).
- Baggage delay \$400 pp – must wait 24 hours before using this benefit.
- Limited Trip Interruption – **Limited up to \$500 pp towards airfare for return flight only.** (You will not be reimbursed for unexpected lodging and meal expenses if your trip is interrupted due to an illness, injury or quarantine. You must purchase Option Two or Three to be eligible for the benefit).

What is not included in the \$25 per person plan?

Trip Cancellation and Trip Interruption benefits are not included. To include Trip Cancellation and Trip Interruption benefits, you must purchase either Option Two or Option Three. Read below.

Option Two: Standard Trip Cancellation and Full Trip Interruption. (Benefits of Option One are automatically included in Option Two premium).

Choose this plan if you want to protect your non-refundable trip cost/s. Non-refundable trip costs include airfare, ski pass, lodging and cruise and any other costs paid in advance that are non-refundable. You can only cancel the trip for standard cancellation reasons which are: if you, your traveling companion/s or immediate family member/s are sick, injured or pass away or if you test positive for a virus or contract a virus, you are also covered. If you are on your trip and are quarantined **by local authorities**, you will be covered for unexpected lodging and meals maximum amount is for 10 days up to 150% of your trip cost. (You must have, in writing, from the local health department stating you were quarantined). If the trip is cancelled by the tour operator, trip leader, resort, cruise line, state or country you are visiting due to covid, or any other pandemic/epidemic no matter who cancels the trip, this plan will not provide a refund for your trip cost.

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Option Three: Cancel for Any Reason aka CFAR. (Benefits of Option One and Two are automatically included in Option Three premium).

Choose this plan if you want to be insured if the trip is cancelled by the club, tour operator, resort, cruise line, the county, state or country you are visiting due to a virus or due to any other reason.

Cancel for Any Reason includes Standard Trip Cancellation insurance already. **NO NEED TO BUY BOTH!**

1. You must purchase it **within 14 days of your very first trip deposit. The date on your check is considered day one of the 14-day count down. If you paid your first deposit by credit/debit card, the date of the transaction is day one. (The date the check is cashed does not apply).**
2. You **must notify the travel insurance company at least 48 hours prior to your departure date** if you are cancelling the trip. Cancelling less than 48 hours results in no refund.
3. If you cancel for a non-standard reason, such as pandemic issues or if a state or country bars entry or if the resort closes due to pandemic issues, **you will be refunded 75% of your trip cost not 100%.**
4. IF YOU CANCEL FOR A STANDARD REASON, (listed above) **YOU WILL RECEIVE A 100% REFUND.**

Premiums for Options Two and Three:

If the trip cost per person is: **Option Two/Standard Trip Cancellation** **Option Three (CFAR)**

(If you do not see your trip cost listed below, contact myra@travelprotectors.com today!)

\$501 - \$1000	\$70	\$105
\$1001 - \$1500	\$112	\$168
\$1501 - \$2000	\$138	\$207
\$2001 - \$2500	\$174	\$261
\$2501 - \$3000	\$206	\$309
\$3001 - \$3500	\$233	\$350
\$3501 - \$4000	\$290	\$435
\$4001 - \$4500	\$331	\$497
\$4501 - \$5000	\$383	\$575
\$5001 - \$5500	\$424	\$636
\$5501 - \$6000	\$466	\$699
\$6001 - \$6500	\$506	\$759
\$6501 - \$7000	\$582	\$873

Pre-existing Medical Conditions:

If you have a pre-existing medical condition, it can be waived, if you purchase the group travel insurance before you pay your final trip payment to the club. (Final trip payment is based on the date you put on the check and not the date the check is cashed). You must be well enough to travel at the time you buy the insurance. (You cannot be sick or injured or getting any kind of medical treatment for an injury or illness at the time you purchase the group plan).

For more information or to buy, contact myra@travelprotectors.com
 or call her at 1-703-443-9055 today!

(The group plan cannot be purchased online. Please email or call).