

## **Vacation and Corporate Travel Insurance Waiver**

It is the policy of Travel & Events Extraordinaire to recommend trip insurance to all of our clients.

We live in uncertain times. There are travel emergencies caused by weather or volcanoes, by acts of terrorism, and sometimes by sickness, injury or death to the traveler or his family or traveling partner.

Some important benefits of trip insurance are:

- Medical coverage. Your normal medical insurance will not, in many cases, cover you outside of the U.S. or it may carry an extremely high deductible if it does (as high as \$20,000).
- Medical evacuation. Unlike your health insurance, the travel insurance we offer will pay for medical evacuation if necessary, which can easily cost \$50,000 and can go into the \$100,000's. Without insurance, even a relatively minor accident can be financially devastating.
- Reimbursement for non-refundable trip costs if you have to cancel your trip (the allowable reasons for cancellation depend on the level of coverage purchased).
- Coverage for trip delays or interruptions in certain conditions.
- Pre-existing medical conditions can be covered if the travel insurance is purchased within a short time window after the first deposit on a trip (usually 7-15 days).
- Depending on the policy chosen, trip insurance can also help with legal assistance, political
  evacuations, passport replacement, and concierge services (including emergency travel
  arrangements a good feature when your travel agent is in another time zone half-way around
  the world).

We prefer to provide third-party insurance, as insurance purchased directly from the travel providers (cruise lines, etc.) often only provides credit toward a future trip rather than a cash refund.

It's because of the "what if's" that we continue to pay premiums on our car, health, house and life insurance policies (all the while hoping we won't need them). And it's because of the "what if's" that we strongly recommend trip insurance. We're happy to price a policy for you, which we can tailor to your specific needs if you bring those to our attention.

The following must be signed by all travelers over 18, scanned and returned to <a href="mailto:asmith@teetravels.com">asmith@teetravels.com</a> or please fax to (410) 964-0371.

## TRAVEL PROTECTION HAS BEEN OFFERED TO ME AND I HAVE ELECTED TO:

Purchase [ ] or not purchase [ ] trip insurance	Purchase [ ] or not purchase [ ] trip insurance
Print Name	Print Name
Client #1 Signature	Client #2 Signature
Date	Date
Agency Print Name	Agency Signature Date