

# TRIP INSURANCE

The following options are only a few available and are offered as possible choices. Please carefully read all documentation before choosing a trip insurance company and plan.

## OPTION #1

**Noseworthy Travel** (this is the tour company we are using)

<b>Travel Protection Plan - Premium Rates</b>											
For a full description of the plan, go to: <a href="http://www.tripmate.com/wpF427X">www.tripmate.com/wpF427X</a>											
<u>Trip Cost</u>	<u>Plan Cost</u>	<u>Trip Cost</u>	<u>Plan Cost</u>	<u>Trip Cost</u>	<u>Plan Cost</u>	<u>Trip Cost</u>	<u>Plan Cost</u>				
\$ 0 to \$1000.....	\$ 99	\$2501 to \$3000 .....	\$.299	\$4501 to \$5000 .....	\$.499	\$6501 to \$7000 .....	\$.699				
\$1001 to \$1500 .....	\$.149	\$3001 to \$3500 .....	\$.349	\$5001 to \$5500 .....	\$.549	\$7001 to \$8000 .....	\$.799				
\$1501 to \$2000 .....	\$.199	\$3501 to \$4000 .....	\$.399	<b>\$5501 to \$6000 .....</b>	<b>\$.599</b>	\$8001 to \$9000 .....	\$.899				
\$2001 to \$2500 .....	\$.249	\$4001 to \$4500 .....	\$.449	\$6001 to \$6500 .....	\$.649	\$9001 to \$10,000 .....	\$.999				
<b>Schedule of Coverages</b>				<b>Maximum Benefit</b>							
<b>Part A *</b>				<b>THIS IS A BRIEF DESCRIPTION OF THE PLAN, FOR FURTHER INFORMATION ASK FOR THE TRAVEL PROTECTION CERTIFICATE WHICH FULLY DETAILS THE COVERAGES, PROVISIONS, LIMITATIONS AND EXCLUSIONS OF THE PLAN OFFERED AND IS AVAILABLE TO YOU, UPON REQUEST, AT ANY TIME.</b>							
Trip Cancellation.....								Trip Cost			
<b>Part B</b>											
Trip Interruption .....								Trip Cost			
Missed Connection .....								\$500			
Travel Delay (Up to 10 days up to \$200 Per Day) .....								\$2,000			
<b>Medical Expense / Emergency Evacuation</b>											
Accident and Sickness Medical Expense .....								\$25,000			
Emergency Evacuation and Repatriation .....								\$50,000			
Accidental Death & Dismemberment .....								\$25,000			
Baggage and Personal Effects .....				\$1,000							
Baggage Delay .....				\$200							

Part A -Travel Arrangement Benefits are provided by Noseworthy Travel Services. Part B - Travel Protection Benefits are provided by United States Fire Insurance Co.  
\*For New York Residents Only: Part A Benefits are travel arrangement benefits underwritten by United States Insurance Company.

## OPTION #2

**SquareMouth.com**

SquareMouth.com is a search engine for numerous trip insurance companies.

See the following pages for information on just a few of the companies found on SquareMouth.com using the following search info:

Departure Date: 10/5/23  
Return Date: 10/18/23  
Trip Cost: \$5,600.00  
Traveler age: 45

Your actual costs may vary based on your age but the information provided is to give you a picture of what is available.

## OPTION #3

There are personal credit card companies that include travel insurance options as one of their benefits. Information on these types of cards and their benefits can be found online.

<b>Provider &amp; Policy</b>	 <b>TinLeg Gold</b>  <b>\$302.00</b> <a href="#">Buy Now</a> <small>Email Quote + More</small>	 <b>RoundTrip Choice</b>  <b>\$438.00</b> <a href="#">Buy Now</a> <small>Email Quote + More</small>	 <b>iTravelInsured Travel SE</b>  <b>\$282.73</b> <a href="#">Buy Now</a> <small>Email Quote + More</small>	 <b>Silver</b>  <b>\$322.00</b> <a href="#">Buy Now</a> <small>Email Quote + More</small>	 <b>Worldwide Trip Protector</b>  <b>\$373.00</b> <a href="#">Buy Now</a> <small>Email Quote + More</small>
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Cancellation <span style="float: right;">^</span>					
<b>Cancel for Covid-19 Sickness</b>	Included in Trip Cancellation & Interruption <a href="#">More Detail</a>	Included in Trip Cancellation & Interruption <a href="#">More Detail</a>	Included in Trip Cancellation & Interruption <a href="#">More Detail</a>	Included in Trip Cancellation & Interruption <a href="#">More Detail</a>	Included in Trip Cancellation & Interruption <a href="#">More Detail</a>
<b>Trip Cancellation</b>	100% of the trip cost (\$5,600) <a href="#">More Detail</a>	100% of the trip cost (\$5,600) <a href="#">More Detail</a>	100% of the trip cost (\$5,600) <a href="#">More Detail</a>	100% of the trip cost (\$5,600) <a href="#">More Detail</a>	100% of the trip cost (\$5,600) <a href="#">More Detail</a>
<b>Trip Interruption</b>	150% of the trip cost (\$8,400) <a href="#">More Detail</a>	150% of the trip cost (\$8,400) <a href="#">More Detail</a>	150% of the trip cost (\$8,400) <a href="#">More Detail</a>	150% of the trip cost (\$8,400) <a href="#">More Detail</a>	150% of the trip cost (\$8,400) <a href="#">More Detail</a>
<b>Hurricane &amp; Weather</b>	Common carrier delay for 48 hours Mandatory evacuation conditionally covered Accommodation made uninhabitable Must be purchased before storm is named <a href="#">More Detail</a>	Common carrier delay for 48 hours Mandatory evacuation covered Accommodation made uninhabitable Hurricane warning conditionally covered Must be purchased before storm is named <a href="#">More Detail</a>	Common carrier delay for 6 hours Mandatory evacuation covered Accommodation made uninhabitable Hurricane warning conditionally covered Must be purchased before storm is named <a href="#">More Detail</a>	Common carrier delay for 48 hours Mandatory evacuation conditionally covered Accommodation made uninhabitable Must be purchased before storm is named <a href="#">More Detail</a>	Common carrier delay for 6 hours Mandatory evacuation covered Accommodation made uninhabitable Hurricane warning conditionally covered Must be purchased before storm is named <a href="#">More Detail</a>
<b>Terrorism</b>	Covered for foreign and domestic <a href="#">More Detail</a>	Covered for foreign and domestic <a href="#">More Detail</a>	Covered for foreign and domestic <a href="#">More Detail</a>	Covered for foreign and domestic <a href="#">More Detail</a>	Covered for foreign and domestic <a href="#">More Detail</a>
<b>Financial Default</b>	Covered after 14 day wait if purchased by 10/25/2022 <a href="#">More Detail</a>	Covered after 14 day wait <a href="#">More Detail</a>	Covered after 30 day wait if purchased by 10/30/2022 <a href="#">More Detail</a>	Covered after 14 day wait if purchased by 10/24/2022 <a href="#">More Detail</a>	Covered after 14 day wait <a href="#">More Detail</a>
<b>Employment Layoff</b>	Covered If employed for 3 continuous years <a href="#">More Detail</a>	Covered after 30 day wait If employed for 1 continuous year <a href="#">More Detail</a>	Covered after 14 day wait If employed for 1 continuous year <a href="#">More Detail</a>	Covered If employed for 3 continuous years <a href="#">More Detail</a>	Covered If employed for 1 continuous year <a href="#">More Detail</a>
<b>Cancel For Medical Reasons</b>	Included in Trip Cancellation and Trip Interruption <a href="#">More Detail</a>	Included in Trip Cancellation and Trip Interruption <a href="#">More Detail</a>	Included in Trip Cancellation and Trip Interruption <a href="#">More Detail</a>	Included in Trip Cancellation and Trip Interruption <a href="#">More Detail</a>	Included in Trip Cancellation and Trip Interruption <a href="#">More Detail</a>
<b>Cancel For Work Reasons</b>	No coverage <a href="#">More Detail</a>	No coverage <a href="#">More Detail</a>	Included in Trip Cancellation and Trip Interruption <a href="#">More Detail</a>	No coverage <a href="#">More Detail</a>	Included in Trip Cancellation and Trip Interruption <a href="#">More Detail</a>

	Featured for Superior Pandemic Coverage by Forbes	A Forbes 5-Star Travel Insurance Provider in 2021	Featured for Travel Delay Benefits by Forbes	A Best Travel Insurance Provider 2021 by Forbes	
Provider & Policy	 \$302.00 <a href="#">Buy Now</a> <a href="#">Email Quote</a> <a href="#">+ More</a>	 \$438.00 <a href="#">Buy Now</a> <a href="#">Email Quote</a> <a href="#">+ More</a>	 \$282.73 <a href="#">Buy Now</a> <a href="#">Email Quote</a> <a href="#">+ More</a>	 \$322.00 <a href="#">Buy Now</a> <a href="#">Email Quote</a> <a href="#">+ More</a>	 \$373.00 <a href="#">Buy Now</a> <a href="#">Email Quote</a> <a href="#">+ More</a>
Cancel For Any Reason	Not selected This benefit is separate from Trip Cancellation  Select Options  More Detail	Not selected This benefit is separate from Trip Cancellation  Select Options  More Detail	No coverage This benefit is separate from Trip Cancellation  More Detail	Not selected This benefit is separate from Trip Cancellation  Select Options  More Detail	Not selected This benefit is separate from Trip Cancellation  Select Options  More Detail
Interruption For Any Reason	No coverage  More Detail	Not selected This benefit is separate from Trip Interruption  Select Options  More Detail	No coverage  More Detail	No coverage  More Detail	Not selected This benefit is separate from Trip Interruption  Select Options  More Detail

Loss or Delay <span style="float: right;">^</span>					
Extension Of Coverage	Coverage can extend until 10/25/2023 Coverage for medical quarantine included  More Detail	Coverage can extend until 10/28/2023 Coverage for medical quarantine included  More Detail	Coverage can extend until 10/28/2023 Coverage for medical quarantine included  More Detail	Coverage can extend until 10/25/2023 Coverage for medical quarantine included  More Detail	No coverage  More Detail
Travel Delay	\$500 per person \$150 daily limit Covered after 6 hour delay  More Detail	\$2,000 per person \$250 daily limit Covered after 6 hour delay  More Detail	\$2,000 per person \$125 daily limit Covered after 12 hour delay  More Detail	\$750 per person \$150 daily limit Covered after 3 hour delay  More Detail	\$1,500 per person \$200 daily limit Covered after 3 hour delay  More Detail
Baggage Delay	\$200 per person \$100 daily limit Covered after 24 hour delay  More Detail	\$500 per person \$100 daily limit Covered after 6 hour delay  More Detail	\$250 per person Covered after 12 hour delay  More Detail	\$500 per person \$500 daily limit Covered after 12 hour delay  More Detail	\$500 per person Covered after 3 hour delay  More Detail
Baggage & Personal Items Loss	\$500 per person \$100 per item \$250 specific items limit  More Detail	\$2,500 per person \$250 per item \$1,000 specific items limit  More Detail	\$2,500 per person \$250 per item  More Detail	\$1,000 per person \$250 per item \$1,000 specific items limit  More Detail	\$1,000 per person \$250 per item \$500 specific items limit  More Detail
Missed Connection	\$500 per person Covered after 3 hour delay  More Detail	\$1,500 per person Covered after 3 hour delay Cruise and tour only  More Detail	\$500 per person Covered after 6 hour delay  More Detail	\$750 per person Covered after 3 hour delay  More Detail	\$500 per person Covered after 3 hour delay Cruise and tour only  More Detail

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**Medical** ^

<b>Medical Coverage for Covid-19</b>	Included in Emergency Medical <a href="#">More Detail</a>	Included in Emergency Medical <a href="#">More Detail</a>	Included in Emergency Medical <a href="#">More Detail</a>	Included in Emergency Medical <a href="#">More Detail</a>	Included in Emergency Medical <a href="#">More Detail</a>
<b>Emergency Medical</b>	\$500,000 per person Primary coverage <a href="#">More Detail</a>	\$500,000 per person Primary coverage <a href="#">More Detail</a>	\$250,000 per person Primary coverage <a href="#">More Detail</a>	\$100,000 per person Primary coverage <a href="#">More Detail</a>	\$100,000 per person Primary coverage <a href="#">More Detail</a>
<b>Pre-Existing Condition</b>	Covered if purchased by 10/25/2022 <a href="#">More Detail</a>	Covered if purchased by 10/30/2022 <a href="#">More Detail</a>	Covered if purchased by 10/30/2022 <a href="#">More Detail</a>	Covered if purchased by 10/24/2022 <a href="#">More Detail</a>	Covered if purchased by 11/01/2022 <a href="#">More Detail</a>
<b>Medical Deductible</b>	No Medical Deductible <a href="#">More Detail</a>	No Medical Deductible <a href="#">More Detail</a>	No Medical Deductible <a href="#">More Detail</a>	No Medical Deductible <a href="#">More Detail</a>	No Medical Deductible <a href="#">More Detail</a>

**Evacuation** ^

<b>Medical Evacuation &amp; Repatriation</b>	\$500,000 per person <a href="#">More Detail</a>	\$1,000,000 per person <a href="#">More Detail</a>	\$500,000 per person <a href="#">More Detail</a>	\$500,000 per person <a href="#">More Detail</a>	\$1,000,000 per person <a href="#">More Detail</a>
<b>Non-Medical Evacuation</b>	No coverage <a href="#">More Detail</a>	\$20,000 per person <a href="#">More Detail</a>	No coverage <a href="#">More Detail</a>	No coverage <a href="#">More Detail</a>	\$150,000 per person <a href="#">More Detail</a>



## TRIP INSURANCE

This is a breakdown of some common coverages for the three options. You are encouraged to *read the complete travel protection certificate for any insurance you purchase so you are aware of what the company includes and excludes.*

Option #	#1 Noseworthy Travel	#2 SquareMouth.com	#3 Personal Credit Card
Cost	\$599 per person	\$282-\$438 per person (dependent on company)	Annual fee dependent on company
	Details will be available once the registration webpage is opened.	Other options available on website	Different card companies provide travel coverage
<b>Coverages</b>			
Covid coverages	For information, request travel protection certificate	Included in trip cancellation & Interruption	Dependent on company used
Trip Cancellation	\$5,600	\$5,600	Dependent on company used
Trip Interrupt	\$5,600	\$8,400	Dependent on company used
Travel Delay	\$2,000	\$500-\$2,000 per person	Dependent on company used
Missed Connection	\$500	\$500-\$1,000	Dependent on company used
Lost Bags	\$1,000	\$500-\$2,500	Dependent on company used
Bag Delay	\$200	\$200-\$500 per person	Dependent on company used
Medical Evacuation	\$50,000	\$500,000-\$1,000,000	Dependent on company used
Accidental Death	\$25,000	\$100,000-\$500,000	Dependent on company used