

# Santa Fe Workshops

## What You Should Know About Trip Cancellation/Travel Insurance

We strongly recommend that you purchase trip cancellation/travel insurance for your workshop or international program. It is wise to protect yourself against potential expenses caused by unforeseen circumstances that prevent your attendance or require your early departure. If you choose to forego the purchase of trip cancellation/travel coverage, you are personally liable to cover any associated costs or penalties should you need to cancel your workshop or program outside of SFW cancellation parameters (up to full value of workshop/trip). We encourage you to view the updated "Payment, Refund, Withdrawal, and Transfer Policies" on our website: <https://santafeworkshops.com/page/payments-refunds-withdrawals-and-transfers>.

We recommend using Travel Insurance Services to purchase this important insurance. Please call 855-874-0156 or visit their web site: <https://my.travelinsure.com/sfw>. Canadian citizens should link to <https://www.getreliable.com/direct/login.aspx?ag=USI50021>.

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- ❖ **What is Trip Cancellation/Travel Insurance?** Trip cancellation/travel insurance covers pre-paid, non-refundable travel costs (such as workshop fees) if you need to cancel your trip for a covered reason (refer to policy certificate). It also covers emergency medical expenses and evacuation, lost baggage, and travel delay expenses. Committing to a trip like this is an investment of time and money on your part. Purchasing travel insurance protects that investment.
  - ❖ **I am healthy and I don't plan to cancel. Why should I purchase travel insurance?** Life is complicated and unexpected events, injuries, or illnesses can happen at any time. For example, travel insurance allows you to recover pre-paid, non-refundable expenses if you, your travel companion, or a family member gets sick. Travel insurance will reimburse expenses related to many other situations; check with your insurance company for details.
  - ❖ **I have medical insurance already. Shouldn't this be adequate?** Most regular health insurance plans provide partial or no coverage while you are traveling in another country. For Medicare, there is never coverage abroad.
  - ❖ **Is every reason covered by the policy?** No insurance plan can cover 'everything'. However, plan coverage typically includes trip cancellation due to illness/death/other covered reason, trip interruption, emergency medical needs, travel/baggage delay, missed connections, and medical evacuation.
  - ❖ **Doesn't my credit card have travel insurance included?** Not in the way most travelers want it to. Credit cards that have 'travel insurance' provide little coverage, but nothing in comparison to a separate policy from a travel insurance company. The list of covered reasons is limited. Interruption coverage is limited as well, as is travel delay coverage. Almost no credit cards provide medical expense or evacuation coverage.
  - ❖ **NOTE:** If you have pre-existing conditions that need to be covered or need coverage for "any reason" cancellation, please check with your travel insurance company of choice regarding deadlines and restrictions. It is likely that you will need to purchase coverage within 14 days of paying your workshop/trip deposit.