

# 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 current "Registration Policies" on our website.

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>. However, you are welcome to use any company of your choosing.

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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 (commonly known as CFAR insurance), 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.

Your adventure awaits. But don't be caught unprepared.

# Protect your travel investment with a tour protection plan.

**Unexpected surprises can make life exciting. But not when they interfere with your workshop.**

Our tour protection plan covers the unexpected by providing coverage for trip cancellation and trip interruption, plus accident and medical expenses, baggage loss and delay, travel delay and more. *Read full policy for specific coverage details and exclusions.*

## Comprehensive Tour Protection Plan

PLAN DETAILS/COVERAGE	LIMITS
Trip Cancellation	100% of Trip Cost
Trip Interruption	125% of Trip Cost
Travel Delay (12 hrs)	\$1000 per Trip (\$150/day)
Baggage and Personal Effects	\$1500 Per article Limit: \$250, Combined Maximum for Described Articles: \$500
Baggage delay (12 hrs.)	\$500
Missed Connection (3 hrs)	\$750
Emergency Accident and Sickness Medical Expense (Excess Coverage)	\$150,000
Dental	\$500
Emergency Medical Evacuation and Repatriation of Remains	\$250,000
Non-Medical Emergency Evacuation*	\$50,000
Accidental Death & Dismemberment	\$25,000
Pre-Existing Conditions Waiver	Included when conditions are met
Trip Cancellation For Any Reason (CFAR)*	75% of Total Trip Cost Optional upgrade for additional premium when conditions are met.

\*Not available in every state.

**ENROLL TODAY!**

[my.travelinsure.com/sfw](http://my.travelinsure.com/sfw)



## Santa Fe Workshops

Tour Protection Plan is underwritten by Nationwide Mutual Insurance Company and Affiliated Companies, Columbus, OH.



**Travel Insurance Services**

If you have questions about the plan or to enroll by phone, call Travel Insurance Services at (855) 874-0156.

Learn more and enroll online now: [my.travelinsure.com/sfw](http://my.travelinsure.com/sfw).

## RATES Without CFAR Upgrade

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	\$20	\$25	\$32	\$39	\$45	\$52	\$59
\$ 501 - \$ 1,000	\$38	\$47	\$60	\$72	\$85	\$98	\$111
\$ 1,001 - \$ 1,500	\$64	\$78	\$99	\$121	\$142	\$163	\$185
\$ 1,501 - \$ 2,000	\$89	\$109	\$139	\$169	\$199	\$229	\$258
\$ 2,001 - \$ 2,500	\$115	\$141	\$179	\$217	\$256	\$294	\$332
\$ 2,501 - \$ 3,000	\$140	\$172	\$219	\$266	\$312	\$359	\$406
\$ 3,001 - \$ 3,500	\$166	\$203	\$258	\$314	\$369	\$425	\$480
\$ 3,501 - \$ 4,000	\$192	\$234	\$298	\$362	\$426	\$490	\$554
\$ 4,001 - \$ 4,500	\$217	\$266	\$338	\$411	\$483	\$555	\$628
\$ 4,501 - \$ 5,000	\$243	\$297	\$378	\$459	\$540	\$621	\$701
\$ 5,001 - \$ 6,000	\$281	\$344	\$437	\$531	\$625	\$719	\$812
\$ 6,001 - \$ 7,000	\$332	\$406	\$517	\$628	\$738	\$849	\$960
\$ 7,001 - \$ 8,000	\$383	\$469	\$596	\$725	\$852	\$980	\$1,108
\$ 8,001 - \$ 9,000	\$434	\$531	\$676	\$821	\$966	\$1,111	\$1,255
\$ 9,001 - \$10,000	\$485	\$594	\$755	\$918	\$1,079	\$1,242	\$1,403
\$10,001 - \$11,000	\$536	\$656	\$835	\$1,014	\$1,193	\$1,372	\$1,551
\$11,001 - \$12,000	\$587	\$719	\$914	\$1,111	\$1,306	\$1,503	\$1,698
\$12,001 - \$13,000	\$639	\$781	\$994	\$1,208	\$1,420	\$1,634	\$1,846
\$13,001 - \$14,000	\$690	\$844	\$1,073	\$1,304	\$1,534	\$1,764	\$1,994
\$14,001 - \$15,000	\$741	\$906	\$1,153	\$1,401	\$1,647	\$1,895	\$2,141
\$15,001 - \$16,000	\$792	\$969	\$1,232	\$1,497	\$1,761	\$2,026	\$2,289
\$16,001 - \$17,000	\$843	\$1,031	\$1,312	\$1,594	\$1,874	\$2,156	\$2,437
\$17,001 - \$18,000	\$894	\$1,094	\$1,391	\$1,691	\$1,988	\$2,287	\$2,584
\$18,001 - \$19,000	\$945	\$1,156	\$1,471	\$1,787	\$2,102	\$2,418	\$2,732
\$19,001 - \$20,000	\$996	\$1,219	\$1,550	\$1,884	\$2,215	\$2,548	\$2,880
\$20,001 - \$21,000	\$1,047	\$1,281	\$1,630	\$1,980	\$2,329	\$2,679	\$3,028
\$21,001 - \$22,000	\$1,098	\$1,344	\$1,709	\$2,077	\$2,442	\$2,810	\$3,175
\$22,001 - \$23,000	\$1,149	\$1,407	\$1,789	\$2,174	\$2,556	\$2,940	\$3,323
\$23,001 - \$24,000	\$1,200	\$1,469	\$1,868	\$2,270	\$2,669	\$3,071	\$3,471
\$24,001 - \$25,000	\$1,252	\$1,532	\$1,948	\$2,367	\$2,783	\$3,202	\$3,618

## RATES With CFAR Upgrade

Trip Cost	0-34	35-59	60-69	70-74	75-79	80-84	85+
\$ 1 - \$ 500	\$33	\$40	\$51	\$62	\$73	\$84	\$95
\$ 501 - \$ 1,000	\$61	\$75	\$95	\$116	\$136	\$157	\$177
\$ 1,001 - \$ 1,500	\$102	\$125	\$159	\$193	\$227	\$261	\$295
\$ 1,501 - \$ 2,000	\$143	\$175	\$223	\$270	\$318	\$366	\$414
\$ 2,001 - \$ 2,500	\$184	\$225	\$286	\$348	\$409	\$470	\$532
\$ 2,501 - \$ 3,000	\$225	\$275	\$350	\$425	\$500	\$575	\$650
\$ 3,001 - \$ 3,500	\$266	\$325	\$413	\$502	\$591	\$680	\$768
\$ 3,501 - \$ 4,000	\$307	\$375	\$477	\$580	\$682	\$784	\$886
\$ 4,001 - \$ 4,500	\$347	\$425	\$541	\$657	\$772	\$889	\$1,004
\$ 4,501 - \$ 5,000	\$388	\$475	\$604	\$734	\$863	\$993	\$1,122
\$ 5,001 - \$ 6,000	\$450	\$550	\$700	\$850	\$1,000	\$1,150	\$1,300
\$ 6,001 - \$ 7,000	\$531	\$650	\$827	\$1,005	\$1,181	\$1,359	\$1,536
\$ 7,001 - \$ 8,000	\$613	\$750	\$954	\$1,159	\$1,363	\$1,568	\$1,772
\$ 8,001 - \$ 9,000	\$695	\$850	\$1,081	\$1,314	\$1,545	\$1,777	\$2,008
\$ 9,001 - \$10,000	\$776	\$950	\$1,209	\$1,468	\$1,727	\$1,986	\$2,245
\$10,001 - \$11,000	\$858	\$1,050	\$1,336	\$1,623	\$1,908	\$2,196	\$2,481
\$11,001 - \$12,000	\$940	\$1,150	\$1,463	\$1,777	\$2,090	\$2,405	\$2,717
\$12,001 - \$13,000	\$1,022	\$1,250	\$1,590	\$1,932	\$2,272	\$2,614	\$2,954
\$13,001 - \$14,000	\$1,103	\$1,350	\$1,717	\$2,087	\$2,454	\$2,823	\$3,190
\$14,001 - \$15,000	\$1,185	\$1,450	\$1,845	\$2,241	\$2,635	\$3,032	\$3,426
\$15,001 - \$16,000	\$1,267	\$1,550	\$1,972	\$2,396	\$2,817	\$3,241	\$3,663
\$16,001 - \$17,000	\$1,349	\$1,650	\$2,099	\$2,550	\$2,999	\$3,450	\$3,899
\$17,001 - \$18,000	\$1,430	\$1,750	\$2,226	\$2,705	\$3,181	\$3,659	\$4,135
\$18,001 - \$19,000	\$1,512	\$1,850	\$2,353	\$2,859	\$3,362	\$3,868	\$4,371
\$19,001 - \$20,000	\$1,594	\$1,950	\$2,481	\$3,014	\$3,544	\$4,077	\$4,608
\$20,001 - \$21,000	\$1,676	\$2,050	\$2,608	\$3,168	\$3,726	\$4,287	\$4,844
\$21,001 - \$22,000	\$1,757	\$2,150	\$2,735	\$3,323	\$3,908	\$4,496	\$5,080
\$22,001 - \$23,000	\$1,839	\$2,250	\$2,862	\$3,478	\$4,089	\$4,705	\$5,317
\$23,001 - \$24,000	\$1,921	\$2,350	\$2,989	\$3,632	\$4,271	\$4,914	\$5,553
\$24,001 - \$25,000	\$2,002	\$2,450	\$3,117	\$3,787	\$4,453	\$5,123	\$5,789