

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.

One plan option available to our customers is the tour protection plan from USI Travel Insurance Services (SFW account #50021). Please call USI customer service at 855-874-0156 or visit the plan website to learn more and buy today: <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. Make sure you're covered for the unexpected.

Protect your travel investment with a tour protection plan.

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

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)	\$2,000 per Trip (\$150/day)
Baggage and Personal Effects	\$1500 Per article Limit: \$250; Combined Max. for Described Articles: \$500
Baggage delay (12 hrs.)	\$500
Missed Connection (3 hrs)	\$750
Emergency Accident & Sickness Medical Expense (Primary Coverage)	\$150,000
Emergency Dental	\$500
Emergency Medical Evacuation	\$250,000
Repatriation of Remains	\$250,000
Non-Medical Emergency Evacuation*	\$50,000
Accidental Death & Dismemberment	\$25,000
Accidental Death & Dismemberment (Common Carrier)	\$50,000
Pre-Existing Conditions Waiver	Included when conditions are met
Trip Cancellation For Any Reason (CFAR) Optional Upgrade**	75% of Total Trip Cost Must buy plan within 21 days of initial trip deposit.

*Not available in every state.

**Not available to residents of NY or WA. Optional upgrade for additional premium when conditions are met. Other conditions apply.

ENROLL TODAY!

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

Visit my.travelinsure.com/sfw to get a free quote and enroll, or call USI Travel Insurance Services at (855) 874-0156 and reference Santa Fe Workshops account #50021.

TRAVEL PROTECTION PLAN RATES

(Rates are per person, determined by age of insured and percentage of trip cost.)

Plan Rates							
For residents of most states (except PA and MO)							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	13.92%	16.01%	18.11%
Pennsylvania Residents							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	14.50%	20.03%	26.35%
Missouri Residents							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	6.26%	7.67%	9.73%	11.84%	14.13%	19.55%	25.74%

Plan Rates with CANCEL FOR ANY REASON (CFAR) Upgrade							
For residents of most states (except PA and MO)							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	10.95%	13.42%	17.02%	20.72%	24.36%	28.02%	31.70%
Pennsylvania Residents							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	12.01%	13.42%	17.02%	20.72%	24.36%	29.57%	35.71%
Missouri Residents							
Traveler Age	0-34	35-59	60-69	70-74	75-79	80-84	85+
Rate	11.71%	13.42%	17.02%	20.72%	24.36%	28.88%	34.90%

How to calculate your premium:

If your non-refundable trip costs total \$5,000 and your rate according to the table above is 7.67%, your premium will be calculated as: $5,000 \times 0.0767 = \mathbf{\$383.50}$ total premium.

Minimum Trip Cost:

There is a minimum trip cost of \$385 for this plan. If a traveler has a trip cost less than \$385, use \$385 to determine the travel protection plan premium rate.