

Santa Fe Workshops

What You Should Know About Trip Cancellation/Travel Insurance (Canadian Residents)

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

- ❖ **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.

YOU'VE WORKED HARD FOR THIS TRIP. PROTECT IT TODAY WITH TRAVEL INSURANCE.

In an unpredictable world,
it's important to prepare for
the unexpected.

Whether your next trip will take you
across the state or across the globe,
travel with the protection of Travel
Insurance Select.

PLAN BENEFITS INCLUDE COVERAGE FOR:

- Trip Cancellation
- Trip Interruption
- Trip Delay
- Baggage Delay
- Baggage and Personal Effects
- Emergency Medical Evacuation
- Accident & Sickness Medical Expense
- Optional Upgrades:*
 - Cancel For Any Reason (CFAR)
 - Interruption For Any Reason (IFAR)
– a benefit not found on many other plans
- 24/7 Worldwide Non-Insurance Assistance Services

TRAVEL INSURANCE SELECT

— OFFERS —

**THREE PLAN LEVELS TO FIT
YOUR NEEDS AND BUDGET**

Buy NOW for maximum benefits!

Your Trip Cancellation coverage begins the day after your plan is purchased.

- ✓ Purchase the Plus or Elite Plan within **21 days** of the date your initial trip deposit is received to be eligible to obtain the **Pre-Existing Condition Exclusion Waiver**.*
- ✓ If you purchase the Elite plan within 21 days of the date your initial payment is received, you will also have the option to add the **Cancel For Any Reason (CFAR) and Interruption For Any Reason (IFAR) upgrade**.*

*CFAR and IFAR coverage are offered as a bundle with an additional cost on the Elite plan level. Additional terms apply. CFAR not available to residents of NY. IFAR not available to residents of NY and WA.

GET A FREE QUOTE AND BUY YOUR PLAN TODAY:
ONLINE: [MY.TRAVELINSURE.COM/SANTAFEWORKSHOPS](https://my.travelinsure.com/santafe workshops)

BY PHONE: 1 (855) 874-0156 | MONDAY-FRIDAY, 9AM-7PM EASTERN

Reference Santa Fe Workshops, account #50021.

Plan documents available at select.travelinsure.com/ProductPlanDocument.



Travel
Insurance
Services



MAXIMUM BENEFIT LEVELS

COVERAGE PLANS	Basic	Plus	Elite
TRAVEL			
Trip Cancellation	100% Trip Cost \$15,000 Maximum	100% Trip Cost \$125,000 Maximum	100% Trip Cost \$150,000 Maximum
Trip Interruption	100% Trip Cost \$15,000 Maximum	125% Trip Cost \$156,250 Maximum	150% Trip Cost \$225,000 Maximum
Single Supplement	Included as part of Trip Cancellation and Trip Interruption Benefits		
Trip Delay (Min 12 hrs)	\$100/ Day, Max: \$500	\$200/ Day, Max: \$1,000	\$250/ Day, Max: \$2,000
Missed Connection (Min 3 hrs)	\$500	\$1,000	\$1,500
Travel Inconvenience: Trip Delay (Min. 3 hrs) Flight Cancellation Tarmac Delay (Min. 2 hrs)	N/A N/A N/A	\$150 per trip N/A N/A	\$150 per each inconvenience up to a maximum of \$450
EMERGENCY TRAVEL			
Medical Evacuation and Repatriation of Remains	\$100,000	\$500,000	\$1 Million (including choice of hospital in U.S. only - in most states)
ACCIDENT & HEALTH			
Accident and Sickness Medical Expense	\$50,000	\$100,000	\$150,000
Dental Expense Sublimit	\$500	\$750	\$1,000
24-Hr Accidental Death & Dismemberment (Other Than Flight)	N/A	\$25,000 Principal Sum (\$1,000,000 Aggregate)	\$50,000 Principal Sum (\$1,000,000 Aggregate)
PROPERTY COVERAGE			
Baggage Delay – (Min 12 hrs)	\$100	\$300	\$500
Baggage and Personal Effects	\$500; \$250 per article	\$1,000; \$250 per article	\$2,500; \$500 per article
Rental Property Damage Liab.	N/A	\$1,500	\$3,000
Rental Car Damage	N/A	\$25,000	\$35,000
OPTIONS/UPGRADES			
Cancel for Any Reason Reason (Not available to NY residents)	N/A	N/A	Up to 75% of Non-Refundable Trip Cost. (Additional cost and terms apply. Must purchase within 21 days of the date initial trip deposit is received.)
Interruption for Any Reason (Not available to residents of NY and WA)	N/A	N/A	
TRAVEL ASSISTANCE (NON-INSURANCE BENEFITS)			
Worldwide Travel Assistance	Included		
Blue Ribbon Bags Lost Luggage Locator Service	Included		

This advertisement contains highlights of the plans developed by USI Insurance Services, LLC which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et al, T210 et al and TP-401 et al, and non-insurance Travel Assistance Services provided by On Call International and Blue Ribbon Bags. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pike, Suite 200, Newtown Square, PA 19073; 1-800-937-1387; info@travelinsure.com. CA license #OG11911. While USI Insurance Services, LLC markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by USI Insurance Services, LLC and USI Insurance Services, LLC does not receive compensation from USF for providing the non-insurance components of the plans.

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