

Letter of Confirmation

DATE:	June 1, 2017	GROUP NUMBER:	83162
GROUP NAME:	Wheaton Park District	ATTN:	Laura Bessey
ADDRESS:	208 W. Union Avenue	CITY/STATE/ZIP:	Wheaton, IL 60187
TELEPHONE:	630-665-1415		
EMAIL:	lbessey@wheatonparks.org	# of Seats	10

Thank you for choosing Mayflower Tours!

Please sign and return within 5 business days in order to secure group space based on the pricing quoted.

Fax to (630) 960-3575

Space Review – Space on both the land and air portion of the tour will be reviewed periodically and adjusted as required. At 150 days prior to the departure any unused space will be released and reservations will be accepted on a space available basis.

Albuquerque Balloon Fiesta featuring Santa Fe and Pecos National Park 6 Days & 7 Meals

Departure Date	Return Date	Per Person Pricing	
October 12, 2018	October 17, 2018	Land ONLY	
		Twin: \$1439 Single: add \$629	
		Travelers Protection Plan: \$150	

COMMISSION

10% commission is paid on the land portion of the tour and the Travelers Protection Plan. Commission is earned on fully paid travelers less promotional savings.

AIR TRANSPORTATION

Round trip bulk group air from Chicago, IL = \$800 per person

Air prices are net non-commissionable and inclusive of taxes and fuel surcharges which are subject to change based on fuel prices. Air prices are guaranteed until 90 days prior to departure. Air rates within 90 days prior to departure will need to be provided by our air department. In order to hold a group air contract the airlines require a minimum of 10 travelers departing from the same city. Should the group fall below 10 we will honor the fare quoted but the air schedule may change. Air itineraries may not be available until documents are received. Air seats are assigned by the airline for the entire group. Seat changes can only be attempted upon receipt of tickets and documents at which time availability may be limited. If specific seat assignments are vital to your reservation, we recommend individual air reservations rather than booking air with the group. If company air is canceled after final payment, all penalties will apply. See attached Terms and Conditions. NOTE: If Mayflower Tours is not providing air we must have air schedules 60 days prior to departure in order to provide transfers. Adding air schedules after 60 days will result in a \$25 revision fee per person.

Non-Refundable Air-EXCEPTION: If non-refundable airline tickets are purchased and ticketed by the traveler or Mayflower Tours, the Travelers Protection Plan does not cover cost of airline ticket in the event of cancellation or return transportation benefit if you must return home early.

ROUND TRIP AIRPORT TRANSFERS UPON ARRIVAL

FREE round trip airport transfers are included.

If providing your own air please refer to the brochure for specific time guidelines for return flights. These times must be adhered to in order to receive the group transfer to the airport. Should air be confirmed outside of the suggested time stated in the brochure your traveler will be responsible for the transfer cost and arranging the transfer to the airport for the return flight.

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MARKETING ASSISTANCE

Complimentary tour flyers and travel presentations are available. After the Letter of Confirmation is signed and returned, we will create a personalized flyer for you to use to promote this tour. The group information and pricing on the flyer will be your financial responsibility.

PAYMENT, REFUND AND CANCELLATION POLICY

- -Our preferred method of payment for group travelers is by check.
- -Deposits and payment of the optional Travelers Protection Plan are to be paid within five business days after making the reservation.

With Travelers Protection Plan - \$350 per person deposit

Without Travelers Protection Plan - \$200 per person deposit

All payments for land and bulk air arrangements (ticketed by Mayflower Tours) will be refunded when cancellations are made up to 121 days prior to departure. If your traveler purchases the optional Travelers Protection Plan, they will be refunded all payments, including the deposit amount, less the cost of the Travelers Protection Plan provided we are notified of cancellation at least one day prior to departure. -Final Payment is due 60 days prior to departure.

Should your traveler choose not to purchase our Travelers Protection Plan, the following per person cancellation charges will be assessed:

Up to 121 days prior to departure Full Refund 120 to 61 days or more prior to departure Deposit Amount 60 to 31 days prior to departure 20% of tour cost 30 to 15 days prior to departure 30% of tour cost 14 to 1 day prior to departure 40% of tour cost Day of departure or early departure from tour 100% of tour cost

No refund on unused portions of the tour

COMPLIMENTARY

Earn one (1) complimentary twin reservation, land only with 15 fully paid travelers. The 16th travels free on the land portion of the tour only. Commission is not applied on complimentary travel. No other coupons or savings may be applied. Complimentary to be applied to the group leader only.

IMPORTANT DATE REMINDER

150 Days prior to departure – Space on both the land and air portion of the tour will be reduced at this time to actual reservations held at Mayflower Tours. Additional reservations will be on a space available basis. Airfare is subject to change.

90 Days prior to departure – A Group Finance Summary will be sent to you for the purpose final payment bill and for proofing information on reservations. Please verify that names are correct as they appear on the travelers identification. Please return in a timely manner with your signature. Name changes after ticketing will result in a change fee.

60 Days prior to departure – Final payments are due in our office.

No commission will be paid on cancelled bookings. Cancelled bookings will not count towards complimentary travel. Please see attached Terms and Conditions for deposit and cancellation policy.

Lunderstand and have read the attached General Information/Terms and Conditions.

MAYFLOWER TOURS		WHEATON PARK DIS	STRICT	1/2/2
Kim Hoffman	6.1.17			76/-261
Kim Hoffman	Date	Laura Bessey	Date	
Mayflower Tours		•		

1225 Warren Avenue, P.O. Box 490

Downers Grove, IL 60515 Toll Free: (800) 728-0724 x243 Direct Line: (630) 435-8243 Direct Fax: (630) 960-3575

kimhoffman@mayflowertours.com

TRAVEL PRESENTATION DATE: To be scheduled.

	Thank you for choosing Mayflower Tours!	
OFFICE USE ONLY		
Exceptions		
S.P		
REV:02/16/16 MRG		

Cancellation Fee Waiver (CFW)

Payment Information

Listed below is a schedule of non-refundable deposit and final payment due dates. You will note that the first category includes an optional Cancellation Fee Waiver (CFW) which is to be paid within five business days after your reservation. Please see "Cancellation Fee Waiver (CFW) Motorcoach Tours" section on this page for further explanation of this benefit.

DEPOSIT SCHEDULE

Deposit Per Person	Final Payment
• With CFW (9 Days or less)\$260	30 Days
• With CFW (10 Days or more)\$300	30 Days
• With CFW (Pacific Northwest by Rail) \$300	70 days
• Without CFW \$200	30 Days
· Without CFW (Pacific Northwest by Rail)\$200	70 days

Cancellation Fee: See Refund and Cancellation Policy

*Cruising the Beautiful Bahamas *Mexico Cruising with New Orleans

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Deposit Per Person	Final Payment
• Without CFW \$400	90 Days
Cancellation Fee: 100% of the tour	

Refund and Cancellation Policy

All payments for land and cruise arrangements (less the deposit amount which is non-refundable) will be refunded when cancellations are made prior to final payment of the tour. If you purchase the optional Cancellation Fee Waiver (CFW), you will be refunded all payments including the deposit amount, less the premium amount for the CFW provided we are notified of the cancellation prior to the day of departure.

(NOTE: Cruising the Beautiful Bahamas and Mexico Cruising with New Orleans, see * below)

Should you choose not to purchase our Cancellation Fee Waiver, the following per person cancellation amounts will be charged:

· 31 days or more Deposit Amount · 30 to 7 days prior \$300 per person · 6 to 1 day prior \$400 per person · Day of departure 100% of the tour cost · Early departure from tour 100% of the tour cost

*Cruising the Beautiful Bahamas and Mexico Cruising with New Orleans

The following per person cancellation amounts will be charged: · 91 days or more Deposit Amount

· 90 days to day of departure · No refund on unused portions of the program

These specific programs are not covered under Mayflower's CFW plan. We make available and highly recommend that you purchase the Trip Assure Travel Insurance Plan to protect your investment. Policy and enrollment information about the Trip Assure Travel Insurance Plan will be enclosed with your deposit receipt.

100% of the tour cost

Mayflower Tours reserves the right to alter its Refund and Cancellation Policy when a substantial amount of cancellation or postponement of travel is attributable to: conditions resulting from an act of God, natural or man-made disaster, fire, government action, civil disorder, war, hostilities between nations, or unavailability of transportation through no fault of Mayflower Tours.

"Freedom to Travel" Guarantee

On those rare occasions when the Exclusions mentioned above make it necessary to modify its Refund and Cancellation Policy, Mayflower's "Freedom To Travel" Guarantee will take effect for those passengers who purchased the Cancellation Fee Waiver. This Guarantee will allow travelers to apply all monies paid to Mayflower Tours, including the Cancellation Fee Waiver, toward any future Mayflower tour that departs within 12 months of their notification.

What is Not Included on the Tour

Excess luggage charges; items of a personal nature; meals not included on the itinerary; sightseeing attractions listed as "optional excursions;" and gratuities to the Tour Manager, motorcoach driver, van or limo driver and local guides.

Entry into Canada, Mexico and the Caribbean

A valid US passport is required for entry into Canada, Mexico and the Caribbean. No other documents will be accepted. Non US citizens must have a valid passport, visa or alien card which permits entry into these areas. In addition they will need a "multiple entry" visa for return to U.S.

Cancellation Fee Waiver (CFW) Motorcoach Tours

To protect you against cancellation fees should you have to cancel your tour or interrupt your tour en route, we have added an optional \$60 and \$100 Cancellation Fee Waiver (CFW) in our deposit schedule. The CFW is non-refundable and nontransferable. The CFW cannot be transferred to another reservation, departure date or tour after booking has been made. Changing an existing booking to another date or tour will result in losing the CFW premium paid on the original booking. If you do not wish to purchase the CFW, simply deposit the "without CFW" amount. This non-refundable fee waives all cancellation fees and penalties, provided we are notified of the cancellation one day before your tour departs.

While on tour, if a passenger must leave early due to a personal illness, illness or death of a member of the immediate family or a traveling companion, the purchase of the Cancellation Fee Waiver guarantees full refund for any unused services. For motorcoach tours, return transportation will be provided (the mode of transportation will be determined at the discretion of Mayflower Tours.) The injury or sickness must be, in the written opinion of a physician, so disabling as to cause a trip to be interrupted and must require the care and attendance by a physician at the place of occurrence.

This program has certain exclusions. Mayflower Tours reserves the right to alter its Refund and Cancellation Policy when a substantial amount of cancellation or postponement of travel is attributable to: conditions resulting from an act of God, natural or man-made disaster, fire, government action, civil disorder, war, hostilities between nations, or unavailability of transportation through no fault of Mayflower Tours.

"Freedom to Travel" Guarantee - On those rare occasions when the Exclusions mentioned above make it necessary to modify its Refund and Cancellation Policy, Mayflower's "Freedom To Travel" Guarantee will take effect for those passengers who purchased the Cancellation Fee Waiver. This Guarantee will allow travelers to apply all monies paid to Mayflower Tours, including the Cancellation Fee Waiver, toward any future Mayflower tour that departs within 12 months of their notification.

Cancellation Fee Waiver (CFW) is not an insurance. It is a self-funded refund and waiver program for cancellations and early departures from tour programs, and contains various exclusions. If actual insurance coverage is desired for occurrences such as travel delay; lost, stolen or damaged luggage; medical and emergency medical transportation; supplier default; or related services, then it is strongly recommended that a traveler contact a travel insurance company. It is also recommended if a traveler desires a trip cancellation refund program not funded by Mayflower Tours, that a travel insurance company be contacted. One firm offering some or all of these services is MH Ross Travel Insurance Plan (1-800-423-3632).



www.mayflowertours.com Letter of Confirmation

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DATE:	June 1, 2017		GROUP NUMBER:	83162
		(Plea	ase use this number	r when making all reservations.)
GROUP NAME	Wheaton Park District		ATTN:	Laura Bessey
ADDRESS:	208 W. Union Avenue		CITY/STATE/ZIP:	Wheaton, IL 60187
TELEPHONE:	630-665-1415			
EMAIL:	lbessey@wheatonparks.org		# of Seats	10

Thank you for choosing Mayflower Tours!

Please sign and return within 5 business days in order to secure group space based on the pricing quoted. Fax to (630) 960.3575

Space Review – Space on the tour will be reviewed periodically and adjusted as required. At 120 days prior to departure any unused space will be released and additional reservations will be on a space available basis.

Mackinac Islands & The Grand Hotel Featuring the Agawa Canyon Autumn Foliage Train

7 Days & 11 Meals

Departure DateReturn DatePer Person PricingSeptember 21, 2018September 27, 2018Twin: \$2339Single Add: \$989

Cancellation Fee Waiver: \$60

ROUNDTRIP TRANSPORTATION Complimentary roundtrip home or local pickup service available.

COMMISSION

10% commission is paid on land portion of the tour. Commission is earned on fully paid travelers and less of promotional savings.

MARKETING ASSISTANCE

Complimentary tour flyers and travel presentations are available. After the Letter of Confirmation is signed and returned we will create a personalized flyer for you to use to promote this tour. The group information and pricing on the flyer will be your financial responsibility.

IMPORTANT DATE REMINDER

- **120 Days prior to departure** Space is reduced to actual reservations held at Mayflower Tours. Additional reservations will be based on availability. A listing of your travelers (Group Finance Summary) will be sent to you for the purpose of proofing information on your reservations. Please return this in a timely manner with your signature affixed. Please advise us with all appropriate home or local pickup locations at the time of bookings. Changes to pickup locations will result in a \$25 revision fee.
- 40 Days prior to departure Billing for final payment will be sent to your office. Name changes at this point may incur a penalty.
- 30 Days prior to departure Final payments are due in our office.
- *Our preferred method of payment for group travelers is by check.

Entry into Canada, Mexico and Caribbean

US Government regulations will require all travelers entering Canada, Mexico and the Caribbean countries or reentering U.S. from Canada and the Caribbean countries to have a passport. See Terms and Conditions for more information.

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PAYMENT, REFUND AND CANCELLATION POLICY

- -Our preferred method of payment for group travelers is by check.
- -Deposits and payment of the optional Cancellation Fee Waiver are to be paid within five business days after making the reservation.

With Cancellation Fee Waiver- \$260 per person deposit (for tours 9 days or less)

Without Cancellation Fee Waiver - \$200 per person deposit

All payments for land tour will be refunded when cancellations are made up to 121 days prior to departure. If your traveler purchases the optional Cancellation Fee Waiver, they will be refunded all payments, including the deposit amount, less the cost of the Cancellation Fee Waiver provided we are notified of cancellation at least one day prior to departure.

-Final Payment is due 30 days prior to departure.

GROUP REFUND AND CANCELLATION POLICY

All payments for land arrangements will be refunded when cancellations are made up to 121 days prior to departure. If you purchase the optional Cancellation Fee Waiver (CFW), you will be refunded all payments, including the deposit amount, less the CFW. Should your traveler choose not to purchase our Cancellation Fee Waiver, the following per person cancellation charges will be assessed:

Up to 121 days prior to departure
120 to 31 days prior to departure
30 to 7 days prior to departure
6 days to 1 day prior to departure
Day of departure
Early departure from tour

Full Refund
Deposit Amount
\$300 per person
\$400 per person
100% of tour cost

COMPLIMENTARIES

Earn one (1) complimentary twin reservation, land only with 15 fully paid travelers. Commission is not applied on complimentary travel. No other coupons or savings may be applied. Complimentary to be applied to the group leader only. Maximum of two (2) complimentary travels may be earned per tour.

No commission will be paid on cancelled bookings. Cancelled bookings will not count towards complimentary travel. Please see attached Terms and Conditions for deposit and cancellation policy.

I understand and have read the attached General Information/Terms and Conditions.

MAYFLOWER TOURS

WHEATON PARK DISTRICT

Kim Hoffman

Mayflower Tours

Group Sales Department

Travel Presentation: To be scheduled.

Downers Grove, IL 60515 Toll Free: (800) 728-0724 x243 Direct Line: (630) 435-8243 Direct Fax: (630) 960-3575

1225 Warren Avenue, P.O. Box 490

Email: <u>kimhoffman@mayflowertours.com</u>

Thank you for choosing Mayflower Tours!

FICE USE ONLY
Exceptions
S.P.
Rev: 11/11/16 MRG

TERMS AND CONDITIONS

2017 NORTH AMERICA HOLIDAYS

Payment Information

Listed below is a schedule of deposit and final payment due dates. You will note that the first category includes an optional Travelers Protection Plan (TPP) which is to be paid within five business days after your reservation. Please see "Travelers Protection Plan (TPP)" section on the next page for further explanation of this benefit.

DEPOSIT SCHEDULE

United States and Canada Tours

Land Tour with Air*	Deposit Per Person	Final Payment
 With TPP Coverage 	\$350	60 Days
 Without TPP Coverage 	\$200	60 Days
Land Tour Only	Deposit Per Person	Final Payment
 With TPP Coverage 	\$300	60 Days
 Without TPP Coverage 	\$200	60 Days
Without III Coverage	\$200	oo bays

DEPOSIT SCHEDULE

New England and Canada Autumn Cruise • Baja Peninsula Cruise • Alaska Adventure Cruise • Panama Canal Cruise

Cruise Tour Deposit Per Person Final Payment
• Without TPP Coverage \$400 90 Days

Refund and Cancellation Policy

All payments for land, air and train arrangements (ticketed by Mayflower Tours) will be refunded when cancellations are more than 60 days prior to departure less the deposit amount, which is non-refundable, unless otherwise noted below. If you purchase the optional Travelers Protection Plan (TPP), you will be refunded all payments, including the deposit amount, less the TPP premium amount.

*Exception: If you purchased non-refundable airline tickets from Mayflower Tours, the TPP does not provide a refund for the airline tickets in the event of a cancellation or a return transportation benefit if you must return home early. You will only be charged the TPP premium for the land tour instead of the premium for land tour with air.

Should you choose not to purchase our Travelers Protection Plan, the following per person cancellation charges will be assessed for all tours and optional excursion costs:

United States and Canada Tours

- •61 days or more: Deposit Amount
- •60 to 31 days prior: 20% of tour cost
- •30 to 15 days prior: 30% of tour cost
- •14 to 1 day prior: 40% of tour cost
- Day of departure or early departure from tour: 100% of tour cost
- •No refund on unused portions of the tour

New England and Canada Autumn Cruise, Baja Peninsula Cruise, Small Ship Cruising on America's Great Lakes, Alaska Adventure Cruise & Panama Canal Cruise

- 91 days or more: Deposit Amount
- 90 to 46 days prior: 30% of tour cost
- 45 to 16 days prior: 50% of tour cost
- 15 to Day of Departure: 100% of tour cost
- No refund on unused portions of the tour

Since the New England and Canada Autumn Cruise, Baja Peninsula Cruise, Small Ship Cruising on America's Great Lakes, Alaska Adventure Cruise and Panama Canal Cruise programs are not covered under Mayflower's Travelers Protection Plan, we make available and highly recommend that you purchase the MH Ross Travel Insurance Plan to protect your investment. Policy and enrollment information about the MH Ross Travel Insurance Plan will be enclosed with your deposit receipt.

Exclusions

Mayflower Tours reserves the right to alter its Refund and Cancellation Policy when a substantial amount of cancellation or postponement of travel is attributable to: conditions resulting from an act of God, natural or manmade disaster, fire, government action, civil disorder, war, hostilities between nations, or unavailability of transportation through no fault of Mayflower Tours

"Freedom to Travel" Guarantee

On those rare occasions when the Exclusions mentioned above make it necessary to modify its Refund and Cancellation Policy, Mayflower's "Freedom to Travel" Guarantee will take effect for those passengers who purchased the Travelers Protection Plan (TPP). This Guarantee will allow travelers to apply all monies paid to Mayflower Tours, including the Cancellation Fee Waiver, toward any future Mayflower tour that departs within 12 months of their notification.

Air Services

Airfare may be purchased through Mayflower for travel originating in the United States. By using Mayflower's air services, you accept that Mayflower is only acting as your agent and is not responsible for any accident, death, personal injury, illness, property damage, delay or other monetary loss or expense of any nature that may arise directly or indirectly out of any act of God, or any actions or default of any carrier. Mayflower is not liable for, and does not assume responsibility or accept claims with regards to any losses incurred due to cancellation of flights or change in flight schedule resulting in additional expenses to you, even when the air services are purchased through Mayflower.

Tour Price Includes

All motorcoach transportation noted in the tour itinerary, round trip airport transfers on the tour departure and return dates (only), services of the Tour Manager and driver, lodging, sightseeing, taxes, admissions, gratuities for bellmen and waiters for included meals, as well as future travel credits. Included meals are clearly noted in the touring description. Air transportation is available upon request, at additional cost, for United States and Canada Tours. For travelers purchasing their own air, airport transfers are included provided their flight arrival and departure times meet the time frames suggested in the brochure.

What is Not Included on the Tour

The land price of your tour does not include airfare to the tour departure point; excess luggage charges; items of a personal nature; meals not included on the itinerary; sightseeing attractions listed as "optional excursions" and gratuities to the full time Tour Manager, motorcoach driver, all airport skycaps, van or limo drivers and local guides.

Airline Security Measures

The Transportation Security Administration requires that travelers provide their name exactly to their airline as it appears on the passport or a government issued I.D.(such as a drivers license) to be used while traveling, along with their date of birth and gender when making reservations to fly within the U.S. When making your flight reservations through Mayflower Tours, you will be asked for this information by our staff. Due to airline security measures, your photo I.D. or passport must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding.

Passport & Visas for Canada

Each U.S. citizen must have a valid passport for entry into Canada. No other documents will be accepted. Expiry date of passports should be at least six months after the return date of tour. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports should contact their nearest consulate and inquire about the necessary passport or visa documentation required for entry into the countries visited.



2017 NORTH AMERICA HOLIDAYS

Our Travelers Protection Plan consists of a Cancellation Fee Waiver combined with Travel Insurance Benefits.

PART A - CANCELLATION FEE WAIVER (CFW)

Should you have to cancel your tour or interrupt your tour in route, we have added a non-refundable Travelers Protection Plan (TPP) of \$150 (Land Tour with Air*) or \$100 (Land Tour Only) per person in our deposit schedule. If you do not wish to purchase this protection, simply deduct the amount from your deposit. This non-refundable fee waives all cancellation fees and penalties, provided we are notified of the cancellation one day before your tour departs. While on tour, if a passenger must leave early due to a personal illness, illness or death of a member of the immediate family, the purchase of the Travelers Protection Plan (TPP) guarantees full refund for any unused services (including purchased optional excursions) after the departure of the tour. Handling of return air transportation is included if your airline tickets were provided by Mayflower Tours. *Exception: If you purchased non-refundable airline tickets from Mayflower Tours, the TPP does not provide a refund for the airline tickets in the event of a cancellation or a return transportation benefit if you must return home early. You will only be charged the TPP premium for the land tour instead of the premium for land tour with air.

Exclusions

Mayflower Tours reserves the right to alter its refund and cancellation policy when a substantial amount of cancellation or postponement of travel is attributable to: conditions resulting from an act of God, natural or man-made disaster, fire, government action, civil disorder, war, hostilities between nations, or unavailability of transportation through no fault of Mayflower Tours.

"Freedom to Travel" Guarantee

On those rare occasions when the Exclusions mentioned above make it necessary to modify its Refund and Cancellation Policy, Mayflower's "Freedom to Travel" Guarantee will take effect for those passengers who purchased the Travelers Protection Plan (TPP). This Guarantee will allow travelers to apply all monies paid to Mayflower Tours, including the Cancellation Fee Waiver, toward any future Mayflower tour that departs within 12 months of their notification.

PART B - TRAVEL INSURANCE BENEFITS

In addition to the Part A - Cancellation Fee Waiver, this plan also provides the following travel insurance benefits. These Part B Benefits are offered and administered by Trip Mate Insurance Agency, Inc., are underwritten by the insurance carriers listed below and are subject to the terms, conditions and exclusions of the policy:

- •\$25,000 Accidental Death & Dismemberment
- •\$500 Trip Delay (Up to \$100 Per Day)
- •\$25,000 Medical Expense/Emergency Evacuation
- •24 Hour Worldwide Assistance Service
- •\$2,000 Baggage / Travel Documents
- •\$500 Baggage Delay (Up to \$100 Per Day)

Certain exclusions and limitations apply and are detailed in the Description of Coverage Brochure which will be enclosed with your deposit receipt and is also available to you, upon request, at any time prior to your purchase of the plan. For example, coverage does not apply to; suicide, normal pregnancy, war or any act of war, mental or nervous disorders. A Traveling Companion is defined as a person booked to share accommodations in the same room or cabin with you during your trip. Sickness or Injury must require care by a Physician and must commence while insurance is in force for you. This plan does not cover a loss that results from an illness, disease, or other condition (of you, an Immediate Family Member, Traveling Companion or Business Partner), event or circumstance which occurs at a time when this plan is not in force for you.

Part B Travel Insurance is underwritten by Monumental General Casualty Company (all states except as otherwise noted) & Monumental Life Insurance Company (AK, KS, ME, MA, NH, NJ, NC, WA, WI, WY) & J.C. Penney Casualty Insurance Company (CO, MI, MN, NY, VT).

For complete details on the protection plan refer to the Description of Coverage Brochure enclosed with your deposit receipt.

Important! The Travelers Protection Plan must be purchased by the time of initial payment and may not be purchased at a later date.