

## Why Choose the 206 Tours Protection Plan?

- It's 10 p.m. and you have arrived at the airport for a connecting flight to Rome, Italy only to find that it has been cancelled. Who can assist you with finding new flights to catch up with your trip?
- Your bag was lost with your prescription medicine inside. You need help to locate your bag as soon as possible and have your emergency prescription filled. Who do you call?
- On the way to your Pilgrimage in Lourdes, France your passport and wallet are stolen. Where do you turn for emergency cash, and how will you get your passport replaced?
- Your child or parent becomes seriously ill and you must cancel your trip. What happens to your non-refundable deposits or pre-payments?
- You arrive in Krakow, Poland and your luggage doesn't. If it's lost, who will help you find it? If it's delayed, who will pay for your necessities? If it's stolen, who will pay to replace it?
- You're on your tour in Salzburg and you twist your ankle. Who can help you find a physician to have it examined?

Before making your travel arrangements, please take just a moment to remember how unpredictable traveling today can be. Common travel problems like flight delays, travel injuries and illnesses, unpredictable weather and lost or stolen luggage can result in remembering a trip for all the wrong reasons.

With the big trip quickly approaching, now is the time to ensure that you're planning for the best, so we provide valuable travel insurance coverage and assistance through Travel Guard, one of the world's leading providers of travel insurance and assistance.

We strongly suggest that our clients purchase the optional travel insurance and the 206 Tours Protection Plan is an affordable, broad package of benefits that provides coverage for many unexpected events.

### 206 Tours Protection Plan:

<b>Trip Cost</b>	Trip Cancellation
<b>Trip Cost</b>	Trip Interruption
<b>\$500</b>	Trip Delay (\$100 maximum per day)
<b>\$500</b>	Missed Connection
<b>\$1,500</b>	Baggage & Personal Effects Loss
<b>\$500</b>	Baggage Delay (\$100 maximum per day)
<b>\$75,000</b>	Medical Expense (\$500 Dental maximum)
<b>\$300,000</b>	Emergency Evacuation and Repatriation of Remains
<b>\$25,000</b>	Accidental Death & Dismemberment
<b>Included</b>	Travel Medical Assistance
<b>Included</b>	Worldwide Travel Assistance
<b>Included</b>	LiveTravel® Emergency Assistance

The pre-existing medical condition exclusion will be waived as long as the 206 Tours Protection Plan is purchased within 7 days of Initial Trip Payment.

**IMPORTANT!** Exclusions apply to certain medical conditions if the pre-existing exclusion waiver does not apply.

Tour Cost Per Person	Plan Cost Per Person
\$0 - \$500	\$103
\$501 - \$1,000	\$128
\$1,001 - \$1,500	\$148
\$1,501 - \$2,000	\$167
\$2,001 - \$2,500	\$180
\$2,501 - \$3,000	\$193
\$3,001 - \$3,500	\$206
\$3,501 - \$4,000	\$219
\$4,001 - \$4,500	\$232
\$4,501 - \$5,000	\$245
\$5,001 - \$5,500	\$271
\$5,501 - \$6,000	\$297
\$6,001 - \$7,000	\$333
\$7,001 - \$8,000	\$405
\$8,001 - \$9,000	\$476
\$9,001 - \$10,000	\$548
\$10,001 - \$11,000	\$619
\$11,001 - \$12,000	\$690
\$12,001 - \$13,000	\$762
\$13,001 - \$14,000	\$833
\$14,001 - \$15,000	\$904
\$15,001 - \$16,000	\$976
\$16,001 - \$17,000	\$1,047
\$17,001 - \$18,000	\$1,118
\$18,001 - \$19,000	\$1,190

**Extended Cancellation Protection Plan available as optional additional coverage provided by 206 Tours (\$199/person):**

You can cancel your trip up until the day prior to departure for any reason; sickness, change of heart, job loss, or any reason whatsoever and you will receive a full refund, minus the cost of the insurance. Your refund will be issued in the same method of payment (check or credit card). Our Extended Cancellation Protection Plan must be purchased at the time of deposit and in addition to the 206 Tours Protection Plan provided by Travel Guard as per above. All persons must file a claim with the insurance company and be declined reimbursement prior to requesting reimbursement under the Extended Cancellation Protection Plan. The waiver does NOT cover any services NOT made through 206 Tours. The Waiver Fee does not cover any single supplement charges that arise from an individual's traveling companion electing to cancel prior to departure. In this case, the single supplement will be deducted from the refund of the person who cancels. Division of this charge between the two passengers involved is solely their responsibility. If insufficient funds are deducted from the canceling client, the traveling client will be charged the remaining portion of the single supplement. 206 Tours cannot assume responsibility for and cannot be held liable for any wrongful, negligent, or unauthorized acts or omissions of any travel agent or travel agency other than that of 206 Tours, Inc. itself and its own employees. All other terms and conditions apply as per [www.206tours.com/terms](http://www.206tours.com/terms)

\*NY residents are permitted to purchase the Cancel or Any Reason without purchasing the 206 Tours Protection Plan provided by Travel Guard.

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## Frequently Asked Questions:

**Q. What does this plan cover due to Trip Cancellation?**

**A.** The insurer will reimburse the non-refundable, pre-paid payments or deposits if you must cancel your Trip for:

1. An unforeseen sickness, injury or death of yourself, a Family Member, Traveling Companion or Business Partner.
2. Inclement Weather causing delay or cancellation of travel.
3. Strike resulting in complete cessation of travel services at the point of departure or Destination.
4. Your Primary Residence being made Uninhabitable by Natural Disaster, vandalism, or burglary.
5. You or your Traveling Companion being subpoenaed, required to serve on a jury, hijacked or quarantined.
6. You or your Traveling Companion is involved in or delayed due to an automobile accident while en route to your Destination.
7. Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned.
8. You or your Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, which occurs more than 14 days after an Insured's effective date of coverage, provided that he or she has been an active employee for the same employer for at least 1 year.

For a complete list of covered reasons for Trip Cancellation, please refer to the [Description of Coverage](#).

**Q. Will I be covered if I cancel my Trip for ANY reason?**

**A.** 206 Tours offers the optional additional protection plan, Extended Cancellation Protection Plan, for \$199, which permits travelers to cancel for any reason up until the day prior to departure without penalty. You MUST file a claim with Travel Guard insurance if you cancel your reservation, and if you are denied reimbursement from Travel Guard for any reason 206 Tours will refund your losses in cash in full (not including the insurance and cancel protection premiums). You MUST select this option at the time of booking and it must be paid with your deposit. You MUST purchase the 206 Tours Protection Plan in order to purchase the Extended Cancellation Protection Plan (unless you are a resident of NY). You can cancel your trip up until the day prior to departure for any reason - sickness, change of heart, job loss, or any reason whatsoever and you will receive a full refund, minus the small cost of the insurance. Your refund will be issued as a cash refund (in the same method of payment; check or credit card).

The Extended Cancellation Protection Plan provided by 206 Tours must be purchased at the time of deposit and in addition to the 206 Tours Protection Plan by Travel Guard as per above. All persons must file a claim with the insurance company and be declined reimbursement prior to requesting reimbursement under the cancel for any reason protection plan. The waiver DOES NOT cover any services NOT made through 206 Tours. The Waiver Fee does not cover any single supplement charges which arise from an individual's traveling companion electing to cancel for any reason prior to departure. In this case, the single supplement will be deducted from the refund of the person who cancels. Division of this charge between the two passengers involved is solely their responsibility. If insufficient funds are deducted from the canceling client, the traveling client will be charged the remaining portion of the single supplement.

206 Tours can assume no responsibility for and cannot be held liable for any wrongful, negligent or unauthorized acts or omissions of any travel agent or travel agency other than that of 206 Tours, Inc. itself, and its own employees.

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\*NY residence are permitted to purchase the Extended Cancellation Protection Plan independently of the regular traveler's insurance upon request.

**Q. What happens if a family member not traveling with me becomes ill or passes away? Is this covered?**

**A.** An illness or death of a family member not traveling with you may be considered a covered reason for Trip Cancellation or Trip Interruption (conditions apply). The definition of a Family Member is included in the [Description of Coverage](#).

**Q. When does the coverage begin?**

**A.** The coverage for Trip Cancellation will be effective for an Insured at 12:01 a.m. Standard Time on the date following receipt by the tour company of any required plan cost. All other coverages will begin on the later of: (a) 12:01 a.m. Standard Time on the scheduled Departure Date shown on the travel documents or (b) the date and time the Insured starts his/her Trip, provided any required plan cost has been paid.

**Q. How do I file a claim?**

**A.** Call Travel Guard at **866-375-1042**, 24 hours a day, 7 days a week. A representative will review and complete a claim form for you and explain what needs to be provided in order to process your claim. The form will then be faxed or mailed to you for signature and to provide the appropriate documents.

Please call **1-866-375-1042** for questions or claims needs related to the 206 Tours Protection Plan and you may also view the [Description of Coverage](#). Please refer to plan code: 008045 P1 10/12

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## Brief Description of Coverage

For questions regarding coverage or to file a claim, please call Travel Guard's toll-free 24/7, 365 days a year Elite Service Desk: **1-866-375-1042**

We understand that your trip can take a year to save for, but only a second to ruin. While you can't do anything to prevent the unexpected, you can do something to help cover your travel investment. The 206 Tours Protection Plan may be purchased to do just that. For a complete Description of Coverage, [please click here](#).

- **100% of Insured Trip Cost Trip Cancellation & Trip Interruption**  
Reimburses for nonrefundable, unused payments or deposits if you must cancel or interrupt your trip due to a covered reason (provided within the FAQ page).
- **\$500 Trip Delay**  
Reimburses up to \$100 per day if your trip is delayed for 12 or more hours for reasonable additional expenses until travel becomes possible.
- **\$500 Missed Connection**  
Reimburses up to \$500 if your trip is delayed for 3 or more hours due to regularly scheduled airline flights being cancelled or delayed due to Inclement Weather or Common Carrier caused delay.
- **\$1,500 Baggage & Personal Effects Loss**  
Reimburses if your luggage, personal effects or travel documents are lost, damaged, or stolen while on your trip.
- **\$500 Baggage Delay**  
Can reimburse you for the purchase of necessary personal effects if your bags are delayed for more than 24 hours.
- **\$75,000 Medical Expense**  
Pays for medical expenses incurred while on a trip.
- **\$300,000 Emergency Evacuation & Repatriation of Remains**  
Covers evacuation and transportation as directed by a physician to the nearest adequate medical facility.
- **\$25,000 Accidental Death & Dismemberment**  
Pays for loss of life and limb if it occurs within 180 days of an accident during your trip.

### Assistance Services

- **Travel Medical Assistance\***  
A menu of services available for emergency medical requests, including prescription replacement, physician referrals, medical evacuations, and more.
- **Worldwide Travel Assistance\***  
Assistance with any travel emergency or request for general travel information, including lost, stolen or delayed baggage; replacing lost passport or travel documents; emergency cash transfers; pre-trip travel advice; inoculation information; and more.
- **LiveTravel® Emergency Services\***  
Dedicated LiveTravel® counselors available to help with any travel request or emergency including flight or hotel rebookings, identity theft, rental car reservations, roadside assistance, pet return services and more.

\* Non-insurance services are provided by Travel Guard.

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- Your bag was lost with your prescription medicine inside. You need help to locate your bag as soon as possible and have your emergency prescription filled. Who do you call?
- On the way to your Pilgrimage in Lourdes, France your passport and wallet are stolen. Where do you turn for emergency cash, and how will you get your passport replaced?
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