

# TRAVEL INSURANCE

Travel insurance is not included in the trip price. We *strongly* recommend all passengers to have travel insurance.

Passengers have three choices:

## No Insurance

If a passenger does not purchase any travel insurance, they will be subject to Catholic Heritage Tours' Cancellation Penalties, which are listed under the trip's Terms and Conditions, and which cannot be waived for any reason.

Non-insured passengers:

- will be fully responsible for any expenses during the trip due to sickness, injury, trip delay, baggage delay, etc. and will receive no reimbursement for these expenses.
- if they must cancel their trip or interrupt it, they will not receive reimbursement for monies paid to Catholic Heritage Tours, according to the cancellation schedule on Catholic Heritage Tours' Terms and Conditions.

Non-insured passengers will not hold Catholic Heritage Tours liable in any matter that would have been covered by travel insurance.

Passenger would lose part or all of their trip investment if they were to cancel. Also, passenger will not be reimbursed for expenses related to trip delay, illness or accident, etc. during the trip.

## GOLD PLAN INSURANCE by AIG Travel Guard \*

### Basic Insurance

Basic insurance offers the lowest premium and it could cover a passenger for:

- trip delay
  - baggage delay or loss
  - accident and sickness medical expenses
  - emergency medical transportation
- while they are traveling.

Basic travel insurance would *not* reimburse passengers for prepaid trip expenses if they were to cancel/interrupt their trip due to illness, injury, death of the insured or a family member, inclement weather, mechanical failure of an airline, strikes, terrorist incidents, loss of job, etc.

Passengers who purchase the basic travel insurance would be subject to Catholic Heritage Tours' Cancellation Penalties, which are listed under the trip's Terms and Conditions, and which cannot be waived for any reason.

Passenger would only be covered *during* his/her travel dates. They would lose part or all of their trip investment if they were to cancel.

To purchase, click on the AIG Travel Guard icon below, and choose "\$0" as your "trip cost".

### Full Coverage Insurance

Full Coverage Insurance could cover a passenger for:

- trip cancellation and interruption due to:
  - sickness, injury or death of the insured or a family member
  - inclement weather
  - loss of a job
  - terrorist incident
  - financial default of an airline, strike or mechanical failure
  - home is made uninhabitable by natural disaster, burglary or vandalism, etc.
- trip delay
- baggage delay or loss
- accident and sickness medical assistance
- emergency medical transportation

If they were to cancel for a covered reason and provide required documentation, passengers could be eligible for reimbursement of prepaid travel expenses and of unforeseen expenses due to injury, illness, etc. during the trip.

Full Coverage Insurance offers coverage *before and during* one's trip. It not only includes the benefits of the Basic Insurance, but also offers the passenger eligibility of reimbursement for any unused portion of their trip if they were to cancel or interrupt it for a covered reason.

To purchase, click on the AIG Travel Guard icon below, and enter your total trip cost.

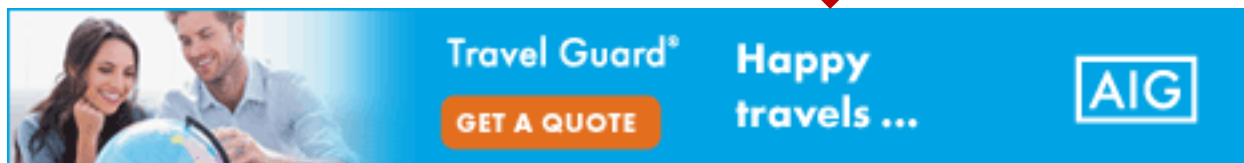
SUMMARY

### \*\* PRE-EXISTING MEDICAL CONDITION \*\*

In order to qualify for coverage for a pre-existing medical condition, one must purchase travel insurance *within 15 days of their initial trip deposit.*

To purchase travel insurance, click below.

\* AIG Travel Guard insurance is available for US residents only. We strongly urge non US residents to purchase travel insurance independently.



Travel Guard® Happy travels ... GET A QUOTE AIG