

OPTIONAL TRAVEL PROTECTION PLAN

Travel Protection

We strongly recommend that you purchase trip cancellation insurance. In the event that you must cancel your participation on a trip, trip cancellation insurance may be the only source of reimbursement. We also highly recommend that you consider securing "cancel for any reason" travel coverage (CFAR), which must be obtained soon after your first deposit is paid for your travels. Many travel insurance policies treat Covid-19 as any other illness for the purpose regarding coverage. We encourage you to make sure that your insurance policy covers Covid-19. "Fear" of Covid-19 or a positive Covid-19 test alone will not be covered.

Coverage Options

Travel protection coverage is available from a variety of providers and you are welcome to make your own choice. However, due to the changing nature of policies and costs, Holbrook recommends using **Trawick International**. The Safe Travels Voyager Plan, designed for US citizens/residents traveling abroad and domestically, covers trip cancellation from \$0 up to \$100,000 and includes:

- \$250,000 Primary Medical with coverage for Pre-Existing Medical conditions on plans purchased prior to or with final trip payment.
- \$2000 Trip Delay includes lodging expenses (valid for quarantine).
- The optional Cancel for Any Reason (CFAR) provides reimbursement for the percentage of the
 prepaid, non-refundable, forfeited payments you paid for your trip, if you cancel your trip for
 any reason not otherwise covered. CFAR coverage must be purchased with initial policy and
 within 21 days of the initial trip deposit date, and the full, nonrefundable trip cost is insured.
 (CFAR is not available for residents of NY or WA.)
- Holbrook Travelers can view complete coverage information here (<u>brochure link</u>) or get an
 instant quote by visiting the <u>Safe Travels Voyager on the Trawick website</u> and completing a short
 form.

For travelers residing *outside* of the US (not traveling to the US), wishing to obtain emergency medical and evacuation coverage Trawick International offers <u>Safe Travels International</u> as a primary coverage option. Check with your local providers for cancellation insurance options.