

# Westmoreland Ski Club/ Group Travel Insurance!

Telluride from Feb 13-20, 2021

**(Includes option to cancel your trip due to covid-19! See Option Three).**

**(Option Three must be purchased within 14 days of the date written on your first trip deposit check!)**

## Travel Protectors is offering group travel insurance for our trip including trip cancellation for Covid-19 reasons! (See Option Three).

### Option One: \$25 per person

- Primary medical coverage while traveling - \$50K per person. **(Includes medical coverage for corona virus or any other illness or injury incurred while traveling - not before you leave home).**
- Medical evacuation and repatriation - \$250K per person.
- Trip Delay – For lodging and meals if you are delayed more than six hours due to inclement weather. Up to max \$750 (\$150/day) per person.
- Missed Connection – if your first flight is delayed more than three hours and you miss your connecting flight. (You can buy a new airline ticket to your final destination. Maximum \$500 per person).
- Baggage delay \$400 per person – must wait 24 hours before using this benefit.
- Limited Trip Interruption – **Limited up to \$500 per person towards airfare for return flight only.** (You will not be reimbursed for any loss of your trip cost, a higher airfare collection over \$500 per person or for additional lodging and meals if you must remain behind due to an accident or illness).

**(Trip Cancellation and Full Trip Interruption Coverage not included in option one!  
You must purchase option two or three described below).**

**Option Two: Trip Cancellation and Full Trip Interruption Coverage** (\$25 benefits already included in premium. You do not have to add on). **(Does not include coverage to cancel trip due to covid-19! You must purchase option three!).**

Cost of Trip Per Person	Premium Per Person
\$1001 - \$1500	\$112
\$1501 - \$2000	\$138
\$2001 - \$2500	\$174
\$2501 - \$3000	\$206
\$3001 - \$3500	\$233
\$3501 - \$4000	\$290
\$4001 - \$4500	\$331

## What are the standard reasons you can cancel or interrupt the trip? (It does not mean you can cancel for covid 19 under this plan).

1. If you, a traveling companion/s or immediate family member is ill, **even from covid-19**, injured or passes away, before your home departure, you can cancel the trip and claim 100% refund of your trip cost.
2. If you had to suddenly and unexpectedly interrupt your trip due to illness or injury to your or to an immediate family member, you will be reimbursed for the portion of the trip you miss and for a change of airfare up to a maximum of 150% of your trip cost. **You will also be reimbursed for lodging and meals, up to 150% of your trip cost if you are forced to remain at your destination longer than planned, due to illness or injury.**
3. If your traveling companion is ill, injured or passes before your departure from home but you still want to continue the trip, you will be reimbursed if charged a single supplement.
4. If your traveling companion is ill or injured but you are not and you no longer want to go on the trip, you can file a claim for a full reimbursement of trip cost.
5. If you are already working and asked to cancel your trip due to work reasons, you can file a claim and be reimbursed provided the vacation time had already been approved by management.

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6. If inclement weather makes your home uninhabitable or your destination unreachable, you can also cancel and get full a refund!

### **Pre-existing Medical Conditions:**

If you have a pre-existing medical condition, it can be waived, if you purchase the group travel insurance before you pay your final trip payment to the club. (Final trip payment is based on the date you put on the check and not the date the check is cashed). You must be well enough to travel at the time you buy the insurance. (You cannot be sick or injured or getting any kind of medical treatment for an injury or illness at the time you purchase the group plan).

**Option Three \*\*\*Cancel for Any Reason aka CFAR – YOU MUST PURCHASE THIS PLAN IF YOU WANT TO BE INSURED FOR COVID-19 TRIP CANCELLATION NO MATTER WHO CANCELS THE TRIP! If the resort or the state you are visiting cancels the trip, this is the only policy that applies. If you are afraid to go due to covid-19 and the trip is still on, this is the only plan that applies.**

**\*\*\*Cancel for any Reason allows you to cancel your trip for any reason whether it is a standard reason like illness, injury or death or for any other reason even if you change your mind. If you are forced to interrupt your trip bc the corona virus has resurged, you are only covered if you are officially quarantined by local authorities. If not, there is no compensation for your loss).**

### **It is a very strict policy!**

1. You must purchase it **within 14 days of your very first trip deposit. The date on your check is considered day one AS YOU COUNT DAY THE 14 DAYS. (THE DATE THE CHECK IS CASHED DOES NOT APPLY).**
2. You must notify the travel insurance company at least 48 hours prior to your departure date if you are cancelling the trip. Cancelling less than 48 hours results in no refund.
3. If you cancel for a non-standard reason, you will be refunded 75% of your trip cost not 100%. I
4. IF YOU CANCEL FOR A STANDARD REASON YOU WILL RECEIVE A 100% REFUND AS DESCRIBED ABOVE.

**Premiums for Cancel for Any Reason** (\$25 benefits already included in premium. You do not have to add on).

Cost of Trip Per Person	Premium Per Person
\$1501 - \$2000	\$207
\$2001 - \$2500	\$261
\$2501 - \$3000	\$309
\$3001 - \$3500	\$350
\$3501 - \$4000	\$435
\$5001 - \$5500	\$636

**For more information or to buy, contact [myra@travelprotectors.com](mailto:myra@travelprotectors.com)  
or call her at 1-703-443-9055 today!**

**(The group plan cannot be purchased online. Please email or call).**