



OPTIONAL Travel Insurance

We strongly recommend that travelers purchase travel insurance coverage to protect their investment in travel. Please note, travel insurance is optional and the cost of insurance is in addition to your tour program fee. Also, travel insurance is purchased directly from an insurance provider, not Group Tours, Inc.

There are many travel insurance policies available on the market and travelers are free to purchase any policy from any provider to insure their trip. Insurance can be purchased up until the day before departure, however, some policies and coverages have purchase date limitations that apply. **Please visit www.travelinsurance.com to learn about travel insurance, and receive online quotes from a variety of leading travel insurance providers.**

Generally, many travel insurance policies provide some or all of the following coverages:

- Trip Cancellation
- Trip Interruption
- Trip Delay / Missed Connections
- Baggage / Personal Effects
- Baggage Delay
- Emergency Medical & Dental Expenses
- Emergency Medical Evacuation
- Accidental Death & Dismemberment
- Travel Assistance Services

The price of travel insurance generally varies with the following factors:

- Price of the tour
- Age of the traveler
- State of residency
- Amount of coverage / policy selected

IMPORTANT NOTES: All tours provided by Group Tours, Inc. are subject to the **Cancellation & Refund Policy** as stated on the **Terms & Conditions** page for each specific tour. Please reference this document, which is provided on the reverse of the **Tour Preliminary Itinerary**, to view your tour's specific Cancellation & Refund Policy. By completing and submitting the Tour Application and Deposit, the tour participant and his/her family agree to all the information and terms as outlined in the tour Terms & Conditions, including the Cancellation & Refund Policy. Any optional / additional travel insurance coverage purchased by the traveler is separate from this Group Tours' policy, and may provide additional refunds for tour cancellation in certain circumstances. These benefits are handled directly between the traveler and his/her family and the outside travel insurance provider. Group Tours, Inc. cannot take responsibility for or guarantee the payment of any benefits resulting from arrangements or claims arising between the traveler or his/her family and the travel insurer. As of March 2020, Cancel For Any Reason (CFAR) coverage or upgrades are no longer offered as part of travel insurance packages in New York, and many other, States.

Rev. 5/1/2020