



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 can 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 so we encourage travelers to research and decide about their travel insurance at the same time they register for their tour.

Please visit www.travelinsurance.com to learn about travel insurance and receive online quotes from a variety of leading travel insurance providers. One leading provider & policy we recommend is AIG Travel Guard - www.travelguard.com.

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

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

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

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

IMPORTANT NOTES:

As of September 2022, Cancel For Any Reason (CFAR) 'service' is available to residents of New York State again – however coverage is limited and different than previously offered - most policies offer 50% reimbursement AND the insurance must be purchased within 2 weeks of making the tour deposit. Please review carefully and contact the insurance company with any questions you may have prior to purchasing.

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 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 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 and the travel insurer.

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