

## Travel Insurance

Everyone who makes a reservation for this tour will be sent two quotes for travel insurance. You are *not* required to purchase insurance to travel. Please understand the importance of protecting the investment in your trip. Most important is to have adequate coverage for accident/medical/medical evacuation should something unfortunate happen while you are traveling internationally. But the decision is yours. This resource will provide a brief overview of the policies and the current pricing.

The Fiber Garden offers Arch RoamRight travel insurance. They have proven to be an exceptional company to work with. As a travel adviser, I have one point of contact which makes communication consistent and prompt when I need questions answered. I have high confidence in them. If you have another travel insurance company you prefer to purchase through, please feel free to go through them. You are not obligated to purchase either of the policies you will be quoted if you have another option you prefer.

Here is an overview of the insurance quotes you will be receiving:

- **Pro+ quote.** This policy includes pre-trip benefits that would cover the cost of your non-refundable tour costs should you need to cancel your trip for a covered reason. The premium is based on the traveler age and cost of the trip. Please note that I will NOT be including the estimated cost of air in this quote. Once your air is booked, we can add it to the policy if your airfare is non-refundable for cash or future credit. (Most airlines are currently offering credit for future flights if you need to cancel.)

**NOTE:** *If you select the Pro+ plan, you will have the option to insure only the pre-Congress Ireland tour OR to insure **both** the Ireland tour AND the days you are attending your Congress. We will initially quote the Ireland tour only. We can add insurance for the Congress once you have registered through IFHE.*

- **On-Trip quote.** This policy does NOT include any pre-trip coverage. Policy cost is based only on your age. If you cancel your trip, your tour fee and other pre-paid non-refundable expenses are NOT covered by the policy. This quote is for coverage DURING the trip and the benefits begin once you are 100 miles from home. You'll notice it's much less costly and includes excellent primary medical/accident, but you need to be willing to place your tour cost at risk.

**NOTE:** *If you select the On-Trip policy, we will automatically insure both the pre-Congress tour AND the Congress days because the price is the same.*

- You will be able to review complete policy information for both policy quotes I send you so you can compare them. There will be a link in the emails to the quotes.
- I am not a licensed insurance agent, so it is not legal for me to advise on policy coverages or other specific questions you may have. On the emails with the link to your quotes, there will be a phone number you can call if you want to discuss the policy options directly with the company. All my experiences with RoamRight have been excellent, so don't hesitate to give them a call if you want to discuss the pros/cons of each option.
- The decision to purchase insurance is up to you. Obviously, it is highly recommended. I can't stress enough that it's especially important is to make sure you have medical/accident/medical evacuation coverage when traveling internationally.
- If you decide to purchase the Pro+ policy, it is recommended to do so within 21 days of your deposit date. This will maximize your policy benefits.

- To purchase a policy, simply “add to cart” on the policy quote page of the policy you wish to purchase. **Note that on the Pro Plus policy, you will have the option to add the platinum upgrade to increase your accident/medical coverage.** You can then check out and pay. (I will receive notification that you purchased the policy...you do not need to inform me.) Likewise, if you prefer that I complete the purchase for you, simply send me an email, let me know which policy you wish to purchase, and tell me that you are authorizing the purchase to be made on the credit card you placed on file for the trip. If you ask me to complete the purchase transaction for you, *you are agreeing that you have read the policy information.*
- To assist in determining what you can expect your Pro+ premium to be, here is a summary of tour costs. Find the total tour cost and your age in the premium chart below.
  - Single occupancy lodging:
    - Coverage for Ireland tour ONLY = \$4019 (insure at \$4,500)
    - Coverage for tour AND Congress combined depends on your lodging option. The totals below include the Ireland tour, Congress registration fees, and Congress lodging:
      - U of Galway = \$5500
      - Westwood = \$6,000
      - Galmont = \$6,500
  - Shared/double occupancy lodging:
    - Coverage for Ireland tour ONLY = \$2900 (insure at \$3,000)
    - Coverage for tour AND Congress = \$4,500 (the same coverage for all lodging locations)

Current policy pricing can be found in the charts below. Please be advised that premiums are subject to change. (Although these prices are expected to remain in effect for your tour.)

Pro+ Current Travel Insurance Premiums (subject to increase)								
Age →	0-34	35-49	50-59	60-69	70-74	75-79	80-84	85+
Trip Cost ↓								
\$2,500-3,000	\$137	\$174	\$183	\$247	\$337	\$436	\$625	\$852
\$3,001-3,500	\$157	\$202	\$211	\$284	\$384	\$498	\$711	\$968
\$3,501-4,000	\$177	\$225	\$236	\$318	\$428	\$554	\$788	\$1,075
\$4,001-4,500	\$199	\$251	\$264	\$357	\$477	\$616	\$874	\$1193
\$4,501-5,000	\$240	\$311	\$326	\$442	\$590	\$772	\$1079	\$1490
\$5,001-5,500	\$270	\$352	\$369	\$499	\$665	\$871	\$1215	\$1682
\$5,501-6,000	\$301	\$394	\$413	\$558	\$743	\$974	\$1355	\$1877
\$6,001-\$6,500	\$359	\$475	\$498	\$673	\$894	\$1175	\$1625	\$2264

On-Trip Current Travel Insurance Premiums (subject to increase)								
Age →	0-34	35-49	50-59	60-69	70-74	75-79	80-84	85+
	\$41	\$49	\$52	\$66	\$107	\$153	\$243	\$297