

Travel Insurance

Everyone who makes a reservation for this cruise will be sent 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.

The Fiber Garden primarily 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. On occasion, if there is a large difference in price, I will also quote Travel Guard. 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 any 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+ (RoamRight) or Preferred Plan (Travel Guard) quote.** These policies include pre-trip benefits that would cover the cost of your non-refundable trip 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 and therefore do not need to be insured. (Note that air booked through AmaWaterways may need to be added to your policy to retain early purchase benefits.) Below are links to information on the policies from both companies.
 - [RoamRight Pro+ Description of Coverage and Policy of Insurance.](#)
 - [Travel Guard Preferred Plan Policy of Insurance.](#) (You'll need to select your state of residence to view the policy.)
- **RoamRight 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 cruise fee and other pre-paid non-refundable trip expenses are NOT covered by the policy. This quote is for coverage DURING the trip. You'll notice it's much less costly and includes excellent primary medical/accident, but you need to be willing to place your cruise and other non-refundable travel costs at risk.
 - [RoamRight On-Trip Description of Coverage and Policy of Insurance](#)
- You will also be able to review complete policy information for both policy quotes through the link in the emails with 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. Travel Guard will also be helpful if you receive one of their quotes.
- The decision to purchase insurance is up to you. Obviously, it is highly recommended. I can't stress enough that it's especially important to make sure you have medical/accident/medical evacuation coverage when traveling internationally.
- If you decide to purchase the Roam Right Pro+ policy, it is recommended to do so within 21 days of your deposit date. This will maximize your policy benefits. If you are purchasing a Travel Guard Preferred policy, you will receive the early purchase benefits by purchasing the policy within 15 days of your trip deposit date. The additional benefits for purchasing your policy early include pre-existing medical conditions coverage.

- Once you decide to purchase a policy, you can do so yourself by following the instructions on your policy quote page. With RoamRight, simply “add to cart” and complete the checkout process. **Note that on some policies, you will have the option to add upgrades to increase your accident/medical coverage.**

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