

Travel Insurance

Everyone who makes a reservation for this tour 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. This resource will provide a brief overview of the policies and the current pricing.

The Fiber Garden offers Arch RoamRight and Travel Guard insurance. They have proven to be an exceptional companies to work with. 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 (RoamRight) or Preferred Plan (Travel Guard).** These policies include 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. (Travel Guard pricing might also differ by your state of residence.) 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.) You will receive a quote for the RoamRight Pro+ policy unless the Travel Guard quote is significantly less expensive.
- **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. Review the policy information to learn when coverage begins. You'll notice it's much less costly and includes excellent primary medical/accident/medical evacuation, but you need to be willing to place your tour cost at risk.
- 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 either company.
- 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 Pro+ policy, it is recommended to do so within 21 days of your deposit date. This will maximize your policy benefits. If you are quoted the Travel Guard Preferred policy, you have only 14 days to purchase the policy to receive the extra early purchase 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.) If you are unable or uncomfortable making the purchase and would 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.*