

Travel Insurance

Everyone who reserves a spot on this tour will receive travel insurance quotes. Insurance isn't required, but we strongly encourage protecting your trip investment - especially with adequate accident, medical, and medical-evacuation coverage for international travel. This overview highlights the policies you'll be quoted.

The Fiber Garden offers insurance through **Arch RoamRight** and **Travel Guard**, both excellent partners. If you prefer another provider, you're welcome to use them. You're under no obligation to purchase the policies we offer.

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

- **Option for coverage insuring trip cost AND post departure benefits: (most comprehensive)**
 - You'll receive either a **RoamRight Pro+** quote or a **Travel Guard Preferred/Deluxe** quote. These plans include pre-trip benefits that can reimburse your non-refundable tour costs if you need to cancel for a covered reason. Premiums are based on your age and total trip cost, and Travel Guard rates may vary by state.
 - Airfare is **not** included in the initial quote. Once your flights are booked, we can add the cost to your policy if the ticket is non-refundable for cash or future credit.
 - These plans also offer valuable additional benefits - such as a pre-existing conditions waiver - when purchased early. You'll have **21 days from your deposit date** to purchase the **Pro Plus+ Plan**, or **14 days** for the **TravelGuard Plans**, to qualify for those extra benefits. You can still purchase coverage after those windows close, but please note that **the additional early-purchase benefits will not apply.**
- **Option for coverage only while traveling (no benefits for cancelling your trip)**
 - **RoamRight On-Trip Plus quote.** This plan provides **on-trip coverage only**—it does *not* include pre-trip cancellation or trip interruption benefits. The premium is based solely on your age. If you cancel your trip, your tour fee and any prepaid, non-refundable expenses are **not** covered. This policy is designed strictly for protection *during* the trip, including strong primary medical, accident, and medical-evacuation coverage. It's a more affordable option, but you must be comfortable assuming the financial risk of your tour cost.
- You'll receive links to both policy quotes so you can review the full details and compare them. Please note that I'm not a licensed insurance agent, so I'm unable to advise on coverage specifics. Each quote email will include contact information if you'd like to speak directly with the insurance provider.
- Purchasing insurance is completely your choice, though it is strongly recommended—especially to ensure you have adequate medical, accident, and medical-evacuation coverage for international travel.
- If you decide to buy a policy, simply select 'add to cart' from the quote page and check out. I'll be notified automatically, so there's no need to update me."

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