



Today, more than ever, your vacation is worth protecting. Enclosed are recent examples and how our insurance product covers the financial losses. Please pass this information along to your organization's president and your trip leaders. We encourage you to offer this hassle free online sign up to all of your participants. By following the instructions on our website, everyone is just a few clicks away from travel protection and peace of mind.

In addition to providing protection against the risk of financial risks of cancelling the trip for medical reasons, the policy offers valuable secondary medical coverage and important primary coverage for certain medically related transportation costs during the trip. In dollar terms, the medical coverage during the trip is a bigger value than the more frequently discussed trip cancellation elements. One ski club member had over \$8,000 worth of medical costs paid from this policy for medical issues during the trip. Subject to some limitations there are several other items of interest including coverage of costs related to delayed travel, lost or damage bags, etc.

New! Job Loss Protection and an option to "Cancel for ANY reason".

In addition to the options for refunds for medical cancellations, the policy now provides refunds if you cancel because you lost your job. You will need to provide proof of employment for a minimum of 12 months prior to the trip. The job loss protection may be of great interest to some people and might even be a "deal maker" for some folks that are otherwise apprehensive about signing up for the trip --- so please help get the word out on this enhancement. This new protection is included in the standard policy with no additional cost!

There is a new policy option that allows cancellation for ANY reason. You can cancel for poor snow, job related issues, bankruptcy of the suppliers, airline or tour operator – whatever, as no excuse is necessary. If someone has concerns about "pre-existing conditions" for themselves or their parents, this might be a better option to provide full peace of mind. This policy option has a 50% surcharge in the price and there a few unfortunate elements to cover. First, it must be purchased at the time of signing up for the trip or within 14 days! (If you have people that have already signed up, they have until August 14th to still sign up for this option as the policy is just open for sale as of August 1.) The other factor is that the refund for reasons other than medical or job loss is limited to 75% of the value of the trip and the cancellation for other reasons must occur more than two days prior to travel.

What is the cost and how should the travelers buy the coverage? The cost is computed as a percentage of the full selling price of the trip as priced by the group. The standard option is 5.5% of the trip price and the optional "cancel for any reason" protection is a total of 8.25% of the cost of the trip. The preferred method for purchase is to use the website link at www.winterskiandsport.com. If someone is unable or unwilling to sign up with a credit card on the internet, they may send a check to you or directly to us for coverage. (If they pay by check, please ask them to list the trip name and date and to provide an email address for confirmation.) The link will be live as of August 3rd. The website asks for more information than is really needed but Travel Insured is not able to streamline it further for us. Travelers may skip information about airline, cruise company or car rental. They should list the resort name and put the club name in as the "tour operator". The page is linked to our company and policy number already.

How do I handle questions from my trip participants? Beyond answering questions about how to pay for the coverage, you should NOT answer questions about individual scenarios. If the question starts with "what if", you should refer the person to the policy or the phone number on the attached page for customer service at Travel Insured International.

Call Travel Insured at 866-684-0218 and specify that you are calling about plan number T-2394 offered through Winter Ski and Sport.