



View this information online at:  
<http://www.bethelcoachtours.com/insurance-overview.html>

## Insurance Overview

What if your family arrive in New York and your baggage doesn't?

What if a family member suddenly develops chest pains and needs medical transport?

What if a delayed connection to Rome causes you to miss some of your tour?

In today's travel environment, it's important to protect you and your trip investment. Meet your travel needs with the customized coverage that's right for you while finding the peace of mind you deserve. Please review our travel insurance below and please take note that, for ease of purchase (and peace of mind) *our insurance option is integrated into our online reservation system!*



Overview of Travel Select from Travelex:

\$50,000 of sickness or accident medical expense coverage

It provides \$500,000 of emergency medical/evacuation coverage

\$1,000 coverage for lost, stolen, or damaged baggage

Optional coverage allows you to cancel for any reason, requiring that you must pay 40% more meaning you will receive 60% in return.

Toll-free, 24/7 emergency assistance and concierge advice from anywhere in the world. The Travel Select plan offers great protection and emergency assistance when you need it. Also included are travel assistance and concierge services, which can help make your travel plans even better with a quick toll-free call. The concierge services with Travel Select can also help you order foreign currency before you depart.

**State Exceptions:** This particular travel insurance may have exceptions within the state of which you reside. Please call 575-434-3944 and ask for details regarding exceptions within the Travel Select Policy.

Standard benefits include trip cancellation and interruption, delays and missed connections, lost or delayed baggage, and emergency medical protection. With the Transportation Pak upgrade, you also get three additional benefits, and with Lifestyle Pack, you get the option to purchase additional upgrades.

### Updates:

Rates have been updated and increased as of August, 2011. Children under age 21 are covered at no additional cost when accompanied by a covered adult family member; limit of 1 child per 1 adult. If child's trip cost exceeds \$10,000 or adult trip cost, a plan must be purchased for the child at the above rates. Our insurance provider will not acknowledge refund requests if you have a pre-existing condition.

What is the coverage with Travel Select?

### Trip Cancellation & Interruption

Protects travel investments if a trip is cancelled or interrupted. Recover non-refundable, prepaid trip costs for the following covered reasons:

- Sickness, Injury or Death
- Trip Delay of 50% or more
- Financial Insolvency
- Residence/Destination Uninhabitable
- Traffic Accident en Route
- Involuntary Employment Termination/Transfer
- Death/Hospitalization of Destination Host
- Common Carrier Cancellations / Delays
- Weather Strike
- Quarantine
- Hijacking
- Jury Duty
- Subpoena
- Terrorist Acts
- Mandatory Evacuation
- Documented Passport / Visa Theft

### Trip Delay

Provides reimbursement for additional costs such as accommodations, transportation, and meals if a trip is delayed 5 hours or more for a covered reason

### Plan Rate Per Person

Trip cost Use Full Cost Per Person	Ages 0-34	Ages 35-59	Ages 60-69	Ages 70-79	Ages 80+
0\$-excludes cancellation	\$25	\$34	\$50	\$61	\$113
\$1-\$500	\$30	\$42	\$58	\$70	\$133
\$501-\$1,000	\$50	\$61	\$81	\$118	\$199
\$1,001-\$1,500	\$64	\$82	\$110	\$162	\$252
\$1,501-\$2,000	\$85	\$107	\$149	\$217	\$322
\$2,001-\$2,500	\$107	\$132	\$184	\$267	\$394
\$2,501-\$3,000	\$127	\$155	\$218	\$319	\$465
\$3,001-\$3,500	\$148	\$171	\$253	\$366	\$541
\$3,501-\$4,000	\$168	\$184	\$288	\$422	\$638
\$4,001-\$4,500	\$187	\$205	\$350	\$474	\$709
\$4,501-\$5,000	\$209	\$229	\$394	\$525	\$801
\$5,001-\$5,500	\$241	\$269	\$441	\$609	\$936
\$5,501-\$6,000	\$262	\$306	\$471	\$652	\$1082
\$6,001-\$6,500	\$295	\$326	\$517	\$722	\$1264
\$6,501-\$7,000	\$316	\$365	\$553	\$768	\$1600
\$7,001-\$8,000	\$354	\$403	\$651	\$910	\$1872
\$8,001-\$9,000	\$403	\$441	\$722	\$1019	\$2094
\$9,001-\$10,000	\$446	\$478	\$796	\$1135	\$2318

Exclusions and Limitations: See Page two...

**Exclusions and Limitations:**

The following exclusion applies to the Medical Expense, Trip Cancellation, Trip Interruption, and Trip Delay coverages: We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, as defined in the plan, including death that results therefrom. This exclusion does not apply to benefits under Medical Evacuation and Repatriation Benefits.

The following exclusions apply to all coverages: We will not pay for any loss under the plan, caused by, or resulting from: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane; mental, nervous, or psychological disorders (does not apply to Medical Expense Benefits); being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy or resulting childbirth or elective abortion; participation as a professional in athletics; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company; any criminal acts, committed by you; a loss or damage caused by detention, confiscation or destruction by customs; elective treatment and procedures; medical treatment during or arising from a covered trip undertaken for the purpose or intent of securing medical treatment; a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

**DEFINITIONS:** Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to your effective date for which you or your Traveling Companion, Domestic Partner, Business Partner or Family Member scheduled or booked to travel with you: 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or 2) took or received a prescription for drugs or medicine. Item (2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this Policy.

**Missed Cruise Connection**

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals if your connection is missed by 3 hours or more for a covered reason.

**Baggage & Baggage Delay**

Safeguards personal articles and expenses if bags are lost, stolen, damaged, or delayed for 12 hours or more.

**Emergency Medical Expenses**

Provides coverage for emergency medical treatment if a sickness or injury occurs while traveling.

**Emergency Medical Evacuation**

Provides coverage for emergency evacuation, if necessary, to the nearest qualified medical facility, also includes repatriation.

**24 Hour AD&D**

Provides coverage for loss of life, limbs or sight from a covered accidental injury while traveling.

**Transportation Pak**

One upgrade with two great benefits! The pak includes flight accident coverage for each traveler and rental car damage protection. Available for an additional \$59 per plan.

**Lifestyle Paks**

Customized protection to fit individual lifestyle needs. Each pak offers a unique set of benefits perfect for many types of travel; select as many as you need! Purchase a pak and everyone on the plan receives the benefits. Must choose the upgrades at the time of initial plan purchase and within 21 days of the initial trip deposit date.

**Active Family Pak Additional \$49 Per Plan**

Makes traveling with a family easier with coverage for child care cancellation and movie rental reimbursement for overnight delays. Protects against weather related cancellations or delays in sporting competitions while waiving base plan exclusions on certain activities such as professional athletics and motor competitions. Also reimburses traveling students for unused tuition costs.

**Adventurer Plus Pak Additional \$49 Per Plan**

Provides a rental allowance in case of lost, stolen or damaged sporting equipment. Includes an additional \$25,000 in medical coverage plus Search and Rescue. Also has helpful services such as Identity Theft and Nurse Assist.\*

**Professional Pak Additional \$99 Per Plan**

Provides coverage for trip cancellation and interruption for business reasons and protection on some lost, stolen or damaged professional equipment. Also reimburses for airline club admission and internet usage fees if trip is delayed for 5 hours or more.

**Bethel Coach Tours** | PO Box 2888 • Alamogordo, NM 88311 | Phone: 1 (575)-434-3944 | Fax Number: 1 (866)-369-7895

All Prices and itineraries listed on our website/printed materials are subject to change without notice.