



Dear Parents:

You are registering your student for an Intersession course for which instructors are using an outside tour company or vendor. Some vendors require signed documents for their own records. School policies and procedures will always supersede vendor stipulations. Please note:

- Applications should be printed, filled out, scanned, and emailed to [Intersession@chca-oh.org](mailto:Intersession@chca-oh.org).
- CHCA families should NOT enroll online with the vendor.
- You should NOT provide your email address, as CHCA does not allow direct communication between vendor and families. We have entered [Intersession@chca-oh.org](mailto:Intersession@chca-oh.org) in the form to complete it, please do not include your personal email address.
- CHCA families may NOT opt to purchase "room upgrades" or "optional extras."
- CHCA families should NOT provide any "payment plan" or "payment method" information, as all payments are submitted to CHCA.

The deadline to return your student's vendor form for Winter Term 2022 is Tuesday, July, 9 or immediately upon registration if your student is placed in the course after June 30, 2021.

If you have any questions, please email [Intersession@chca-oh.org](mailto:Intersession@chca-oh.org).

# JOSHUA EXPEDITIONS TRAVELER APPLICATION



**PLEASE NOTE:** This form must be completed neatly in INK, signed, and returned to the address indicated at the bottom of this form, or to your group leader if so instructed by them. All fields are required!

**IMPORTANT:** Please give us your full, legal name as shown on your passport or, for domestic trips, as shown on your driver's license, government or school issued ID. We must have your full, legal name to purchase your airline ticket. This application **MUST** be accompanied by your non-refundable deposit and Travel Guard premium, if applicable. If you have any questions, make sure to check with your group leader regarding policies, fees and Travel Guard insurance. If taking an international trip, be sure to obtain your passport no later than 45 days prior to your trip. Passport **MUST** be valid at least 90 days after your return date.

## TRAVELER INFORMATION

Last Name \_\_\_\_\_ First (Legal) Name \_\_\_\_\_ Middle Name \_\_\_\_\_  
Street Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_ Date of Birth (MM/DD/YYYY) \_\_\_\_\_ Gender: (circle one) Male Female  
Adult T-Shirt Size for free t-shirt (circle appropriate size for above named traveler) **S M L XL 2XL**  
Sponsoring School/Church/Group  Cincinnati Hills Christian Academy  Howarth, Parker, Pohl, Smith and Ussery \_\_\_\_\_ Trip Destination  
 Hawaii  Dates of Travel  approx. Jan 3-14, 2022   
Name(s) of Parents/Guardians \_\_\_\_\_ Daytime Phone Number ( \_\_\_\_\_ ) \_\_\_\_\_  
E-mail Address for Parent/Guardian or Adult Traveler *(All JE correspondence will be sent to this address.)*  Intersession@chca-oh.org

## Health Information

Medication taken (if any) \_\_\_\_\_ Known health problems \_\_\_\_\_  
Emergency Contact Person \_\_\_\_\_ Emergency Number ( \_\_\_\_\_ ) \_\_\_\_\_

## Release Information (Must be completed in order to participate in any Joshua Expeditions, Inc. events or activities.)

\_\_\_\_\_ (Please Initial) My CHCA faculty rep. has read and agree with the terms of the J. E. booking and payment policies.  
\_\_\_\_\_ (Please Initial) I give Joshua Expeditions and its representatives permission to use photographs, videos, and other physical likeness of myself and/or my child traveler in their publications and organizational materials.

### Please complete and sign the following section as it applies:

#### **1) Traveler who is under 18 years of age and the parent and/or legal guardian of the traveler.**

I, \_\_\_\_\_, the parent and/or legal guardian of \_\_\_\_\_, a minor, hereby acknowledge that said minor is presently under my care, custody, and control. I hereby give my child, the said minor, my express permission to go on the above expedition with Joshua Expeditions. In the event there arises an emergency, necessitating medical or surgical attention, I hereby consent and give my permission to the staff of Joshua Expeditions, individual sponsors, or any attending physician to make such decisions and to perform such medical treatments and/or surgery upon said minor which may be necessary and proper under the circumstances. I, the undersigned parent and/or guardian of said minor, do release, acquit, discharge, and covenant to hold harmless the Joshua Expeditions Inc. staff and sponsors from any and all actions, damages, and liabilities arising out of the treatment of any sickness or accident, incurred by said child during the above marked dates while attending the Joshua Expeditions tour. I understand and hereby agree to assume all of the risks which may be encountered with my child's participation in the above named Joshua Expeditions trip, including activities preliminary and subsequent hereto, transportation to and from above destination, and emergency medical treatment of my child during said expedition.

I further state that I HAVE CAREFULLY READ THE FOREGOING RELEASE, WAIVER, AND INDEMNITY AGREEMENT, KNOW THE CONTENTS THEREOF, AND I SIGN THIS DOCUMENT AS MY OWN FREE ACT. This is a legally binding agreement that I have read and understand.

\_\_\_\_\_  
Parent/Legal Guardian

\_\_\_\_\_  
Date

\_\_\_\_\_  
Student Traveler

\_\_\_\_\_  
Date

#### **2) Traveler who is currently 18 years of age or older, and all chaperones.**

I, \_\_\_\_\_, am 18 years of age or older and HAVE CAREFULLY READ THE FOREGOING RELEASE, WAIVER, AND INDEMNITY AGREEMENT, KNOW THE CONTENTS THEREOF, AND I SIGN THIS DOCUMENT AS MY OWN FREE ACT. This is a legally binding agreement that I have read and understand.

\_\_\_\_\_  
Adult Traveler

\_\_\_\_\_  
Date

# JOSHUA EXPEDITIONS PAYMENT AND TRIP POLICIES



**IMPORTANT:** Please read this document carefully. By submitting your application you acknowledge receipt. Keep the Policy portion in a safe place for future reference. It contains important policies regarding your trip with Joshua Expeditions.

**BILLING TYPE:** *Joshua Expeditions offers two billing options. Your group leader will select a billing type for your group. Your billing type will be communicated to you by your group leader.*

**Organization Billing:** The payment schedule will be provided to you by your group leader. All communication regarding payments will go directly to the group leader. All payments must be made directly to your organization, and your organization will forward payment to Joshua Expeditions.

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## **DEPOSITS**

The **non-refundable** deposit and **non-refundable** Group Trip Cancellation/Trip Interruption Insurance (TCTI) premium (if applicable) are due by the date listed in your group's payment schedule. Trip price and dates are not confirmed until we receive your deposits and applications. They are subject to change due to airline availability, unforeseen tax or fuel surcharge increases, as well as changes in group size and group-elected itinerary changes.

**Deposits received more than 30 days after your deposit due date will automatically incur a \$50 Late Registration Fee as well as any additional charges, such as additional airfare, activity costs, etc.**

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## **APPLICATIONS**

Deposits must be accompanied by a completed application form. Your application is not considered complete until we receive **both** the application **and** the deposit. Incomplete applications will be subject to the late registration fee 30 days after the deposit due date. **All** travelers, including adults and chaperones, are required to submit an application in order to be added to the trip. For airline purposes, please be sure to use your full legal name, as it appears on your passport, driver's license or school ID.

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## **PAYMENTS AND FEES**

**Organization Billing:** Payments **MUST** be turned in to your group leader on or before the payment due date. Please check with your group leader for payment types accepted.

**Late payment fees:** There will be a late fee of \$50 automatically added to each late payment (\$20 for trips priced less than \$500). To allow us to provide quality service, this will be strictly enforced. Late fees will be applied to payments that are not received by the scheduled payment due dates. Joshua Expeditions will not be responsible for lost payments. All fees will be the financial responsibility of the traveler.

**NSF/Returned check fees:** There will be a returned check fee of \$35.00 fee for each returned check and late fees will apply to payments that are late due to returned checks.

**Late Registration fees:** There will be a late registration fee of \$50.00 for all travelers that submit their application and deposit more than 30 days after the deposit due date. The late registration fee is in addition to any airline fees, additional airfare or activity costs.

**PLEASE NOTE:** Final payments are due in full 60 days prior to departure. If final payment is not received by the final payment due date, we reserve the right to cancel any traveler from the trip. If a traveler is cancelled due to non-payment, the standard cancellation policy will apply.

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**CANCELLATION POLICY**


- Deposits, TCTI premiums, and fees are non-refundable (including late payment fees, late registration fees, fees for returned checks, and name change fees).
- Deposits are transferrable to a new, *replacement* traveler. Additional costs such as name change fees may apply.
- If a traveler cancels after the group has been ticketed, even if it is more than 120 days before departure, the cost of the airline ticket is *non-refundable* and the airline ticket *cannot be used* for later travel by the individual.
- In the event a trip is cancelled by group leaders or administration for any reason, including a change in destination, Joshua Expeditions' standard cancellation policy will apply.
- Any participant expelled or disciplined by the school is subject to Joshua Expeditions' standard cancellation policy.
- If a participant is unable to obtain the required travel documents, Joshua Expeditions' standard cancellation policy will apply.
- Refunds for all cancellations will be processed according to CHCA school policy
- ***Reminder: Your trip price does not include trip cancellation insurance, we strongly encourage you to consider purchasing it.*** (Joshua Expeditions can provide you with information from third-party providers.) Cancellations for medical reasons, work reasons, etc., will be subject to the cancellation policy outlined above. Please refer to the INSURANCE section for more information on trip cancellation insurance.

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**PASSPORTS AND VISA**

- Each traveler is responsible for obtaining the required travel documents. For international travel, this includes obtaining a valid passport and any applicable visas for his or her trip, prior to departure. This is solely the responsibility of the traveler. Please allow **at least 3-4 months** to obtain a passport under normal conditions.
- If a participant is unable to obtain the required travel documents Joshua Expeditions' standard cancellation policy will apply.
- If you already have a passport, please note, we do require that your passport ***must*** be valid for at least ***six months*** after your return date.
- Non-U.S. citizens must first contact the embassy or consulate of the destination countries for rules and procedures to obtain the required visas for international travel. Once they've contacted the destination embassy or consulate, they must then contact their own embassy to fulfill the requirements of travel. Visit the U.S. Department of State website at *travel.state.gov* for information. It is strictly the responsibility of the traveler to obtain the proper passport and travel documents.
- Minor participants traveling internationally require a "Permission Form for Minor Travelers" which must signed and notarized by each parent and/or guardian less than 30 days prior to departure. The CHCA Notarized Consent Form will serve as this document.
- Please note that in the very unlikely event of losing a passport while traveling, the traveler will be responsible for all costs associated with obtaining a new one.

## INSURANCE

### **Medical Emergency Insurance:**

- This insurance is free of charge to you and is included in total trip price for all international travel.
- Coverage:

Emergency Dental Coverage	\$100
Medical Expense	\$50,000
Emergency Medical Transportation	\$500,000
- Detailed coverage information will be provided approximately 30 days prior to departure.

### **Trip Cancellation/Trip Interruption Insurance (optional):**

- In addition to our lenient cancellation policy, we offer optional Trip Cancellation/Trip Interruption Insurance as a safeguard to protect you while you travel. Your group leader has the option to include this coverage for all travelers in the group for an additional cost.
- Coverage:

Trip Cancellation	100% of insured Trip Cost
Trip Interruption	100% of insured Trip Cost
Trip Delay	\$500 (maximum of \$100 per day)
Baggage & Personal Effects Loss	\$1000
Emergency Medical & Dental Expense	\$50,000
Emergency Transportation	\$500,000
- **If your group leader declines the Group Trip Cancellation/Trip Interruption Insurance coverage and you cannot attend the trip due to an emergency, illness or other unforeseen events, any refund amount will be based on the dates of written cancellation only. No exceptions.**
- If your group declines "group" coverage, you have the option to purchase "individual" trip cancellation insurance, which is based on the price of your trip. If you would like to purchase an Individual Trip Cancellation policy, you may do so by emailing us directly at [billing@joshuaexpeditions.org](mailto:billing@joshuaexpeditions.org).
- If you have questions about TCTI Insurance, you may contact our office directly at 1-888-341-7888 or 972-542-3024.

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## WHAT'S INCLUDED!

- Round trip airfare, unless otherwise specified on your itinerary
- Quality accommodations (including ministry housing for some mission trips)
- All ground transportation, excluding optional activities
- All group activity fees included in your itinerary
- Full-time Joshua Expeditions guide for the entire duration of the trip
- Local tour guides, per itinerary
- Departure tax for international trips
- Joshua Expeditions T-shirt
- Luggage tag per traveler (excluding land-only trips)
- Breakfast and dinners on all trips and lunches on selected programs, based on destination, arrival and departure times.  
**Please note: lunches are not included on Europe trips, ski days, some select programs, or on the first and last days of any program. Check your itinerary for details about the meals included on your specific trip.**

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## WHAT'S NOT INCLUDED!

- Tipping (unless otherwise specified) – Customary gratuities for bus/coach driver(s) and your tour guide(s). *We recommend \$2.00–5.00 per day, per person to tip your guides and bus drivers.*
- Snacks and souvenirs
- Lunches on first and last days of your itinerary
- Lunches on European and New York City trips
- Lunches on ski days
- Special room arrangements
- Additional expenses due to traveler requested deviations from the group's itinerary
- Fees for optional activities selected by the group leader
- Baggage fees charged by individual airlines
- Surcharges due to fuel cost increases
- Surcharges due to airline fees and tax increases
- Surcharges due to currency exchange rate increases

## AIRLINES

Joshua Expeditions uses Air France, AirTran, Alitalia, American Airlines, British Airways, Continental, Delta, JetBlue, TACA/LACSA, Lufthansa, Northwest Airlines, Southwest Airlines, Swiss Air, United Airlines, and other national and international airlines. Joshua Expeditions will not be responsible for scheduling changes, overbooking, missed connecting flights, long layovers, or any expenses related to such delays. Group travel requires flexibility, and due to airline policies groups may be asked to split, change travel dates, or depart from alternate cities. **Please note that in the very unlikely event of losing an airline ticket while traveling, the traveler will be responsible for all costs associated with getting a new one.**

Land Only options: Individuals may buy their own airline tickets or use air miles and join the group at the first hotel on the itinerary. (All students must fly with an adult). When obtaining their own airline tickets, individuals are responsible for their own transportation to and from the hotel or airport. To request Land Only pricing, please contact your group leader.

Deviations: Individuals may request to travel on different dates from the rest of the group, however, such deviations from the group's scheduled departure and return travel dates and times may result in an increased expense that is the responsibility of the individual. To request a deviation, please contact your group leader.

**IMPORTANT NOTICE: Your total trip price does not include the new airline checked baggage fees imposed by selected airlines for Domestic and International destinations.**

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## HOTELS

- To provide the most affordable prices, our standard pricing is based on 4 students per room, and include two double rooms for school/group chaperones. Our chosen hotels are clean and reputable and are centrally-located. It is Joshua Expeditions' policy that no adult may share a bed with a student unless the adult is the child's parent and the same gender.
- If requested, adults may be assigned to private rooms for an extra fee and subject to availability. Hotel prices vary and the exact cost will be indicated on your school/group online account. These fees will be charged for any additional rooms.
- If your group policy differs from Joshua Expeditions' policy, the group will be responsible for any additional room charges.

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**SAFETY** - Safety is #1 at Joshua Expeditions. Our guides are professionals who have been thoroughly trained and possess specialization appropriate for their particular expeditions. They have extensive knowledge of the culture and terrain, and they can provide language assistance.

- We require our guides to be certified in First Aid and CPR.
- Emergency medical insurance is provided for international trips at no additional cost.
- Most of our hotels provide night security guards.
- We provide each student with a complimentary t-shirt in order to help identify your students when traveling through the airport. We ask that everyone in the group wear these shirts on the departure date.

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## SPECIAL NOTES

- Your trip begins with the takeoff of your flight from the departure airport or departure of the bus from your school (for bus trips). Your trip concludes with the completion of your return flight or arrival of the bus back at your school.
- For the safety of all participants, Joshua Expeditions has strict guidelines on communication of itinerary details. All participants will receive information regarding the trip itinerary, flight schedule, behavior guidelines, and all other trip-related information from their organization's group leader. Parent billing travelers will also be able to download this information from the document library on our website (this can only be accessed when you are logged into your account on the Joshua Expeditions website). Each participant and guardian assumes all risks involved with participating on the trip.
- Joshua Expeditions, its employees, affiliates, participant schools, officers or directors cannot be responsible for any injury, loss, damage, accident, delay, or expense resulting from any event beyond its control, including but not limited to acts of God, war, terrorism, strikes, violence, sickness, government restrictions and regulations, or any problems caused by the airlines, bus companies, trains, ships, hotels, and any other companies or individuals providing services to our groups.
- Pricing for all trips is based upon the number of travelers within the group. While we strive to maintain the lowest cost for our travelers, sometimes it is necessary to increase the price of the trip if the minimum number of travelers has not been met.
- Pricing is subject to change due to airline availability, unforeseen tax or fuel surcharge increases, as well as changes in group size and group-elected itinerary changes.

## Exclusions & 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 exclusion applies to the Accidental Death & Dismemberment coverage: We will not pay for loss caused by or resulting from Sickness of any kind.

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 (while sane in CO and MO); mental, nervous, or psychological disorders except if hospitalized (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 (except for complications of pregnancy) or elective abortion; participation as a professional in athletics while on the covered trip; riding or driving in any motor competition; declared or undeclared war, or any act of war; civil disorder (does not apply to Trip Delay); travel warning/alert; service in the armed forces of any country; operating or learning to operate any aircraft, as pilot or crew; scuba diving, 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 and the loss occurs at a time when the plan is not in effect for you; a diagnosed sickness from which no recovery is expected and which only palliative treatment is provided and which carries a prognosis of death within 12 months of your effective date; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment.

Please refer to your Description of Coverage for Baggage/Baggage Delay exclusions. DEFINITIONS: Pre-Existing Condition means an illness, disease, or other condition during the 60 day period immediately prior to the date the plan payment has been received by the Policyholder for which you or your Traveling Companion or Family Member is 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.

This plan provides insurance coverage for a covered trip. The purchase of travel insurance is not required to purchase any other product or service from the travel retailer. You may already have coverage that provides similar benefits and you may wish to compare the terms of this coverage with your existing coverage. If you have questions about your current coverage, call your insurer or agent. The travel retailer is not qualified to answer questions about the benefits, exclusions or conditions of the travel insurance. Travelex Insurance Services, Inc. 9140 Dodge Street, Suite 300, Omaha, NE 68114. Toll free 844-877-1870 Email: customerservice@travelexinsurance.com

California Residents: California Insurance Department: Toll free consumer hotline is 1-800-927-7357. Travelex CA Agency License #0D10209

New York Residents: The licensed producer represents the insurer for purposes of the sale. Compensation paid to the producer may depend on the policy selected, the producers expenses or volume of business. The purchaser may request and obtain information about the producer's compensation except as otherwise provided by law.

Travel Insurance is underwritten by Stonebridge Casualty Insurance Company which is changing its name to Transamerica Casualty Insurance Company, Columbus, OH; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHCS000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHCS100 and TAHCS200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form Numbers TAHCS100IPS and TAHCS200IPS. Certain coverages are under series TAHCS6000 and TAHCS7000.

**This brochure is a brief summary of the program, please review the Description of Coverage for an outline of benefits and amounts of coverage available to you.** Your Individual Policy will govern the final interpretation of any provision or claim.

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## Reasons to Buy

Traveling creates memories of a lifetime and can also mean encountering the unexpected. Help protect your trip investment from a variety of unforeseen events and travel with less stress! What would you do if:

- You or a family member become ill and you can no longer travel
- You have a medical emergency and need to go to the hospital while on your trip
- A flight delay causes you to miss a connection
- Upon arrival at your destination your luggage is missing or damaged
- You lose your passport and need assistance to return home

## Consider the Financial Impact of

- Trip Cancellation, Trip Interruption or Trip Delay
- Missed Connection
- Baggage Loss, Damage or Delay
- Emergency Medical Expense or Evacuations
- Pre-Existing Medical Conditions

## First Payer Coverage

Easy claims handling, less time and hassle to receive reimbursement for eligible losses from Travelex first, with no deductibles. Funds may be recovered from your medical or other collectible insurance plans.

## 10 Day Free Look

If you are not completely satisfied within 10 days of purchasing this plan, Travelex will refund your premium cost, if you have not departed on your trip or filed a claim.



Provided by:



Insurance Services

## Benefit Highlights

### 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<sup>1</sup>
- Financial Insolvency
- Residence Uninhabitable
- Traffic Accident en Route
- Military Duty for Natural Disaster
- Subpoena/Court Order
- Involuntary Employment Termination/Transfer
- Inclement Weather
- Organized Labor Strike
- Quarantine
- Terrorist Act<sup>2</sup>
- Hijacking
- Jury Duty
- Mechanical Breakdown
- Documented Theft of Passport/Visa

### Trip Delay

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

### 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 Loss or Damage

Safeguards personal articles and expenses if bags are lost, stolen, damaged.

### Baggage Delay

Includes reimbursement for clothing and personal items if baggage is delayed for 12 hours or more.

### Emergency Medical & Dental Expenses

Provides coverage for emergency medical and dental 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.

### Pre-Existing Condition Waiver

Purchase the plan within 21 days of the initial trip deposit and pre-existing medical conditions are eligible for coverage.

### Travel Assistance & Concierge<sup>3</sup>

Includes a wide range of services before and during trips through a 24/7 toll free number. Includes assistance with medical emergencies, lost documents or baggage, event ticketing, business services, and much more.

### Optional Cancel for Any Reason

Protection against the unexpected, whatever it may be! Purchase this upgrade and receives the benefit:

- Cancel a trip 2 or more days before the scheduled departure date and recover up to 50% of the insured trip cost.

Must be selected at the time of initial plan purchase, within 21 days of the initial trip deposit date and must insure full trip trip cost (maximum Trip Cost of \$5,000 per person).

<sup>1</sup> Of you, a traveling companion, family member, domestic partner or business partner.  
<sup>2</sup> Occurring within 30 days of your scheduled departure date. <sup>3</sup> Travel Assistance & Concierge Services are provided by the designated provider as listed in the Description of Coverage.

## Base Plan Benefits

## Coverage Per Person

Underwritten by Stonebridge Casualty Insurance Company which is changing its name to Transamerica Casualty Insurance Company  
 Up to Limits Below

Trip Cancellation	100% of insured trip cost
Trip Interruption	100% of insured trip cost
Trip Delay	\$500 (\$100/day)
Missed Cruise Connection	\$200
Baggage Loss or Damage	\$1,000
Baggage Delay	\$100
Emergency Medical & Dental Expense	\$50,000
Emergency Medical Evacuation/Repatriation	\$500,000
24 Hour Accidental Death & Dismemberment	\$25,000
Travel Assistance & Concierge <sup>3</sup>	Included



**This insurance has been added to the trip for the group. You do not need to do anything or pay additional funds. This insurance information is provided for your information only.**