

*Salisbury Cruise Club*

# Australia & New Zealand Cruise 2023

Tuesday, February 28 - Friday, March 17, 2023

## **Cancellation Penalties and Protection Plan Information**

The following per person cancellation penalties will apply for the above referenced cruise offered by the *Salisbury Cruise Club*:

<u>Date of Cancellation</u>	<u>Cancellation Penalty</u>
Registration Date through July 31, 2022	\$0
August 1 through October 15, 2022	Deposit (\$1,000)
October 16 through December 15, 2022	50% of Total Package Price
December 16, 2022 through January 15, 2023	75% of Total Package Price
On or After January 16, 2023	100% of Total Package Price

Please note that the **Group Travel Protection Plan** is recommended for this trip. Please refer to the TII Group Deluxe Plan Summary for the Schedule of Insurance Coverage and Other Non-insurance Services, Per Person Rates, General Limitations and Exclusions, and Details of Coverage. To purchase the protection plan, please refer to the "Per Person Rates" and submit the appropriate payment together with your completed registration and deposit (okay to submit one check for the deposit and protection plan payment) made payable to "Salisbury Cruise & Travel" and mailed to: 3911 Five Friars Road, Salisbury, MD 21804. Please purchase the Group Travel Protection Plan at the time of initial deposit to ensure Pre-Existing Conditions coverage.

This plan provides insurance coverage that only applies during the covered trip (February 28 - March 17, 2023). You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

## **Claim Information**

If you purchase the Group Travel Protection Plan and need to file a claim  
**you will need to reference the following information**

Travel Insured Claims Phone #: 1-800-243-2440  
Group Plan Number: 129144- Standard; 127685- including Cancel For Any Reason  
Departure Date: February 28, 2023  
Return Date: March 17, 2023  
Travel Coordinator Information: *Salisbury Cruise Club*  
3911 Five Friars Rd, Salisbury, MD 21804  
Phone - 410-546-1237; Fax - N/A  
email - [salisburycruiseclub@gmail.com](mailto:salisburycruiseclub@gmail.com)

# GROUP DELUXE

## GROUP TRAVEL PROTECTION PLAN



**TRAVEL INSURED INTERNATIONAL**

A CRUM & FORSTER COMPANY

### SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Limit</u>
Trip Cancellation**	Trip Cost*
Trip Interruption**	150% of Trip Cost
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$400
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$50,000
Emergency Medical Evacuation, Medical	
Repatriation & Return of Remains	\$250,000
Cancel for Any Reason (CFAR)***	Optional
<b>Non-Insurance Worldwide Emergency Assistance Services</b>	<b>Included</b>

Coverages may vary and not all coverage is available in all jurisdictions.

\* Subject to maximum benefit amount of \$20,000.

\*\* For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

\*\*\* CFAR coverage is up to 75% of the prepaid, nonrefundable trip cost (subject to \$20,000 maximum). CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR is available if purchased at the time of original plan purchase and within 14 days of the date your initial deposit for your trip is received, and you paid your Travel Supplier for the full cost for all non-refundable trip costs for your trip prior to your cancellation of your trip. For \$0 Trip Cost there is no CFAR. **This benefit is not available to residents of New York State.**

### PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$25	N/A	\$7,001-\$7,500	\$623	\$935
\$1-\$300	\$40	\$60	\$7,501-\$8,000	\$644	\$966
\$301-\$500	\$47	\$71	\$8,001-\$8,500	\$673	\$1,010
\$501-\$1,000	\$70	\$105	\$8,501-\$9,000	\$714	\$1,071
\$1,001-\$1,500	\$112	\$168	\$9,001-\$9,500	\$748	\$1,122
\$1,501-\$2,000	\$138	\$207	\$9,501-\$10,000	\$798	\$1,197
\$2,001-\$2,500	\$174	\$261	\$10,001-\$11,000	\$881	\$1,322
\$2,501-\$3,000	\$206	\$309	\$11,001-\$12,000	\$962	\$1,443
\$3,001-\$3,500	\$233	\$350	\$12,001-\$13,000	\$1,044	\$1,566
\$3,501-\$4,000	\$290	\$435	\$13,001-\$14,000	\$1,126	\$1,689
\$4,001-\$4,500	\$331	\$497	\$14,001-\$15,000	\$1,207	\$1,811
\$4,501-\$5,000	\$383	\$575	\$15,001-\$16,000	\$1,289	\$1,934
\$5,001-\$5,500	\$424	\$636	\$16,001-\$17,000	\$1,370	\$2,055
\$5,501-\$6,000	\$466	\$699	\$17,001-\$18,000	\$1,452	\$2,178
\$6,001-\$6,500	\$506	\$759	\$18,001-\$19,000	\$1,534	\$2,301
\$6,501-\$7,000	\$582	\$873	\$19,001-\$20,000	\$1,615	\$2,423

The above rates are for trips up to 30 days – for each day over 30 add \$6 per person per day.

All of the above rates are for the plan which includes insurance and non-insurance services.

\*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.

**Travel Insured International**

844-440-8113

groups@travelinsured.com

www.travelinsured.com

## GENERAL LIMITATIONS AND EXCLUSIONS

**Insurance benefits are not payable for any loss due to, arising or resulting from:** 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits of the Plan; 14. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**Additional Limitations and Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

### **Purchase Up to Final Trip Payment Due Date for Pre-Existing Condition Waiver!**

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased at or before the final payment due date for this trip, for the full non-refundable cost of the trip and you are not disabled from travel at the time you pay the plan cost.

## PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. The cost of your plan is for the full plan. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2019. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** Coverages may vary and not all coverage is available in all jurisdictions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 800-243-3174; [customercare@travelinsured.com](mailto:customercare@travelinsured.com); California license #0113223.