

Mekong River Cruise 2024

Vietnam and Cambodia - February 15 - 26, 2024

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 October 17, 2023	Partial Deposit (\$200)*
October 18 through 30, 2023	Partial Deposit (\$400)
October 31 through November 16, 2023	Full Deposit (\$1,200)
November 17 through December 16, 2023	35% of Total Package Price
December 17, 2023 through January 15, 2024	50% of Total Package Price
January 16 through February 7, 2024	80% of Total Package Price
On or After February 8, 2024	100% of Total Package Price

* **Travel Protection Premium payments are non-refundable once plan is purchased.** Unless you have pre-existing medical conditions, you may want to consider waiting to purchase the plan until final payment in October 2023 at which time Travel Guard will perform a 60-day look-back to determine any medical conditions or injuries that were diagnosed or worsened during the prior 60-day period that may affect your ability to travel. Those conditions are considered pre-existing medical conditions and are not covered for trip cancellation or trip interruption claims. If you do have pre-existing medical conditions and purchase the policy within 20-days of your Initial Trip Payment (deposit), all pre-existing conditions will be covered for trip cancellation or trip interruption claims.

Please note that the **Travel Guard Cruise Protection Plan** offered through AmaWaterways is recommended for this trip. Please refer to the attached summary of coverage. **The Plan Cost is computed at 13% of the cost for your AmaWaterways booked services**, including initially your cruise and pre-cruise land extension in Ho Chi Minh City, and later to also include your air fare once flights are booked with AmaWaterways (on or about April 2023). We can purchase the protection plan for you directly with AmaWaterways by credit card.

This plan provides insurance coverage that only applies during the covered trip (February 15-26, 2024). 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.

Travel Waiver Plus from AmaWaterways (Additional Cancel For Any Reason Coverage) - AmaWaterways is also offering guests additional flexibility and peace of mind so you may continue to safeguard your cruise with "Cancel For Any Reason" coverage. Specifically, AmaWaterways is offering for a limited time, special provisions which allow guests to purchase AmaWaterways **Travel Waiver Plus** which allows cancellation for any reason, up to 24 hours prior to the start of your AmaWaterways booked services (cruise, pre-cruise land extensions, air etc.) with payments in the form of Future Cruise Credits to be used on an AmaWaterways sailing within 24 months of the cancellation date. Guests must have purchased the Travel Guard Cruise Protection Plan after which **the additional cost for Travel Waiver Plus is \$80 per person.**

Travel Guard®

CRUISE PROTECTION PLAN

Travel Insurance & Global Assistance

946001



Cover your trip investment from those unforeseen circumstances that may arise before or during your trip. The Cruise Protection Plan provides valuable coverage at an affordable price and includes a waiver of Pre-existing Medical Condition Exclusion if insurance is purchased within 21 days of Initial Trip Payment.

COVERAGE

Per Person	Maximum Limit Up To
Trip Cancellation*	100% of Insured Trip Cost (Max. of \$100,000)
Trip Interruption*	100% of Insured Trip Cost (Max. of \$100,000)
Single Occupancy	100% of Insured Trip Cost (Max. of \$100,000)
Trip Delay	\$600 (Max. \$200/day, 5 HRS)
Missed Connection	\$250
Baggage Coverage	\$1,000 (Primary)
Baggage Delay	\$1,000 (Max. \$200/day, 12 HRS)
Travel Medical Expense** /Dental Expense	\$100,000 (Secondary)† \$1,000
Emergency Evacuation and Repatriation of Remains***	\$500,000
Ancillary Evacuation Benefits (including Return Transportation, Baggage Return, Return of Children, and Bedside Visit)	\$2,500
Accidental Death & Dismemberment††	\$100,000
Rental Vehicle Damage Cover	\$25,000
Assistance Services††† Roadside Assistance,* Travel Medical Assistance, Worldwide Travel Assistance, Emergency Travel Assistance, Concierge Services, Identity Theft Assistance, Pet Return Service, Vehicle Return Service	Included

*Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

**\$50,000 maximum for NH residents.

***\$250,000 for PA residents.

†Medical is primary for AK, CT, IL, SD, TX and VT residents.

††\$50,000 maximum for NH residents.

†††Non-insurance services are provided by Travel Guard.

*Provided by Quest Towing Services, LLC.

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

To view a full listing of coverage benefits, please refer to the Policy of Insurance.

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EXTRA COVERAGE

- Pre-Existing Medical Condition Exclusion Waiver
Policy must be purchased within 21 days of the Initial Trip Payment. Day one is the date the initial payment is received. If the policy is not purchased within 21 days of the Initial Trip Payment, then a 60-day look-back period applies. (For residents of Idaho, the look-back period is 180-days.)

PLAN COST

13% OF TRIP COST

REFER TO STATE PRODUCT CODES:

AL, AR, AZ, DE, GA, HI, IA, KY, LA, MA, MD, ME, MI, MS, NC,
ND, NE, NJ, NM, NV, OH, OK, OR, RI, SC, TN, UT, WI, WV, WY
Residents: **946001 NW 7/19**
AK, CT, IL, SD, TX, VT Residents: **946001 20 7/19**
CA Residents: **946001 CA 7/19** ID Residents: **946001 ID 7/19**
CO Residents: **946001 CO 7/19** NH Residents: **946001 NH 7/19**
DC Residents: **946001 DC 7/19**

BRIEF DESCRIPTION OF COVERAGE - Limitations Apply

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase.

Coverage available to U.S. residents of the U.S. states and District of Columbia only. This plan provides insurance coverage that only applies during the covered trip. 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 and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.

QUESTIONS?

For specific questions regarding insurance, contact AIG Travel. Representatives are available 24 hours a day, 7 days a week.

CALL TOLL-FREE: **1.866.833.8780**

Refer to Product #946001.

