

*Salisbury Cruise Club*

# **Panama Canal Cruise 2022**

Thursday, February 10 - Monday, February 21, 2022

## **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*:

<b><u>Date of Cancellation</u></b>	<b><u>Cancellation Penalty</u></b>
Registration Date through June 30, 2021	\$0
July 1, 2021 through October 31, 2021	25% of Total Package Price
November 1 through November 30, 2021	50% of Total Package Price
December 1 through December 31, 2021	75% of Total Package Price
On or After January 1, 2022	100% of Total Package Price

Please note that the **Group Travel Protection Plan** is recommended for this trip. Please refer to the attached Application, Schedule of Insurance Coverage and Other Non-insurance Services, Per Person Rates, General Limitations and Exclusions, and Details of Coverage for detailed information. To purchase the protection plan, please refer to the "Per Person Rates" on page 2 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, LLC" 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 10-21, 2022). 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: 126198  
Departure Date: February 10, 2022  
Return Date: February 21, 2022  
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

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	\$250,000
Repatriation & Return of Remains	
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 individuals or your entire group. 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. The plans include insurance benefits underwritten by the United States Fire Insurance Company, under Policy Form series T210 et. al. and TP-401 et. al., and non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. California license #0113223, 855 Winding Brook Drive, Glastonbury, CT 06033. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component can contact Travel Insured at 800-243-3174 or [customer-care@travelinsured.com](mailto:customer-care@travelinsured.com).

## DETAILS OF COVERAGE

Insurance benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements when You are prevented from taking or completing Your Covered Trip due to:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- e) a documented theft of passports or visas
- f) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g) Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Certificate has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- h) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- k) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- l) involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- m) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- n) Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
- o) Your normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after the Plan Effective Date and be verified by medical records;
- p) the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Trip Cancellation; and 2) cause the classes to extend beyond the Scheduled Departure Date of Your Trip. Extensions due to extra-curricular or athletic events are not covered;
- q) Mandatory evacuation ordered by local government authorities at Your Trip Destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
- r) A transfer of You or Your Traveling Companion by the employer by whom You or Your Traveling Companion are employed on Your Effective Date which requires their principal residence to be relocated;
- s) You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required;
- t) You, Your Traveling Companion or Family Member traveling with You are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
- u) You or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible.

**Travel Delay:** The Insurer will reimburse You for covered expenses on a one time basis, up to the maximum shown in the Schedule of insurance and other coverages, if You are delayed en route to or from the Covered Trip for 6 or more hours due to a covered reason.

**Baggage/Personal Effects:** The Insurer will reimburse You up to the maximum shown on the Schedule of insurance and other coverages for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement.

**Emergency Accident and Sickness Medical Expense:** The Insurer will pay benefits up to the maximum shown on the Schedule of insurance and other coverages, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the Covered Trip or a Sickness which first manifests itself during the Covered Trip.

**Emergency Medical Evacuation:** The Insurer will pay, subject to the limitations set out herein, up to the maximum shown on the Schedule of insurance and other coverages, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip.