

Music Celebrations International

# Travel Protection



Because most airline tickets issued for group travel are nonrefundable, purchasing travel protection to protect oneself against unforeseeable events that may impact travel plans is highly recommended for tour members. Through the plan administrator **Trip Mate**, MCI has several travel protection plans available for tour members to purchase. These plans help protect tour members from situations such as *Trip Cancellation*, *Trip Interruption*, *Travel Delay*, or *Emergency Medical Expenses*. Music Celebrations International provides enrollment forms for travel protection to all tour directors or tour coordinators to distribute to tour members.

## WHAT TRAVEL PROTECTION COVERS

- **Trip Cancellation and Trip Interruption** provide coverage for cancellation or interruption of a trip due to reasons such as injury, illness or death suffered by the insured or a member of the insured's immediate family.
- **Emergency Medical Expense** covers reasonable medical costs if emergency medical treatment is required while on the trip. Tour members are encouraged to check their current health insurance to see if it covers international travel.
- **Baggage Protection** provides coverage for loss, damage or theft of baggage and personal belongings. Tour members are encouraged to check to see if they are covered for baggage loss under their homeowner's policy.
- **CFAR/Cancel For Any Reason** gives tour members the option to cancel their tour for any reason up to 48 hours prior to the scheduled departure date and be reimbursed 75% of the nonrefundable costs paid for their trip. CFAR coverage is only offered in the Premier Plan Upgrade, and is not available to residents of the state of New York.

## WHAT IS INCLUDED IN YOUR TOUR PACKAGE?

MCI includes liability for all tour packages, and standard travel protection is included for all groups traveling by air.

- **Liability Insurance** (*Included in all Tour Packages*), underwritten/provided by xxx company.  
\$3,000,000 MCI Tour Liability Insurance Coverage
- **Standard Travel Protection** (*Included in All Tours Traveling by Air*), includes Travel Insurance underwritten by US Fire Insurance Company
  - \$10,000 – Accidental Death and Dismemberment
  - \$300 – Baggage and Personal Effects Coverage
  - \$1,000 – Accident and Sickness Medical Expense
  - \$50,000 – Emergency Evacuation, Medical Repatriation, and Return of Remains
  - \$600 – for each of the following coverages: Trip Cancellation, Trip Interruption, Travel Delay, and Missed Connection

Please Note: The totals above represent maximum benefit amounts. Coronavirus is treated the same as any other sickness under the terms of the plan

## WHAT THE PREMIER PLAN UPGRADE OFFERS TOUR MEMBERS

Premier Travel Protection Options are available for tour members to purchase and includes:

- Increased Travel Delay benefit of \$200 per day, \$2,800 total. Should a tour member need to quarantine while on tour, this benefit may apply
- Up to \$25,000 of coverage for accident or sickness medical expenses
- Trip Cancellation and Trip Interruption coverage up to the insured trip cost
- Up to \$1,500 of coverage for baggage and personal effects
- Up to \$250 of coverage for a baggage delay of 24 hours or more
- Up to \$750 of missed connection coverage
- Increased Accidental Death and Dismemberment coverage up to \$25,000
- Optional cancel for any reason coverage\* (\*not applicable to residents of the state of NY)

## INCLUDED STANDARD PLAN VS. PREMIERE PLAN UPGRADE

Travel Protection Benefits	Included Standard Plan for Groups Traveling by Air (UF374)	Premier Plan Upgrade with CFAR (UF3700M)	Premier Plan Upgrade WITHOUT CFAR (UF3700M)
Trip Cancellation	\$600	Insured Trip Cost	Insured Trip Cost
Trip Interruption	\$600	Insured Trip Cost	Insured Trip Cost
Missed Connection	\$600	\$750	\$750
Travel Delay of 12 Hours or More	\$150 Per Day, \$600 Total	\$200 Per Day, \$2,800 Total	\$200 Per Day, \$2,800 Total
*Cancel for Any Reason Benefit	Not Included	*75% of the Non-Refundable Trip Cost	*NOT AVAILABLE
Medical Expense/Emergency Evacuation			
-Accident & Sickness Medical Expense	\$1,000	\$25,000	\$25,000
-Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$50,000	\$50,000	\$50,000
Accidental Death & Dismemberment	\$10,000	\$25,000	\$25,000
Baggage and Personal Effects	\$300	\$1,500	\$1,500
Baggage Delay (24 Hours or More)	Not Included	\$250	\$250

\*Not available to residents of the state of New York

## TRAVEL PROTECTION FAQ (Prepared by Trip Mate)

**What is CFAR? What does CFAR cover?**

CFAR stands for “cancel for any reason.” With CFAR tour members can cancel for any reason that is not a covered reason for Trip Cancellation by filing a claim for 75% of their *non-recoverable* investment. The request for cancellation must be received by MCI’s office in writing up to 2 days prior to the tour’s scheduled departure date.

## **Are doctors available on call through the travel protection plans?**

Our standard and premier plans include multi-lingual medical professionals available 24 hours a day to provide help, advice, and referrals for medical emergencies. They can help you locate local physicians, dentists, or medical facilities, and provide services for:

- Medical Consultation & Monitoring
- Medical Evacuation Arrangements
- Emergency Medical Payments
- Prescription Assistance
- Repatriation of Remains Arrangement
- 24-Hour Legal Assistance
- Language Interpretation Services
- Emergency Cash Transfer

Please Note: These are non-insurance services provided by Generali Global Assistance and not underwritten by US Fire Insurance Company

## **What is considered to be a covered quarantine?**

“Quarantine” is a strict medical isolation imposed by a recognized government authority, their authorized deputies, a medical examiner or a physician to prevent the spread of a disease. An order is not considered to impose a strict medical isolation unless the order requires the relevant person to be confined twenty-four hours per day, seven days a week throughout its duration.

## **What happens if a tour member needs to quarantine on tour?**

Our premier plan includes Travel Delay coverage with a benefit of up to \$2,800 total (\$200/day). If a tour member contracts the Coronavirus and needs to be quarantined (as defined above), Travel Delay provides coverage for additional expenses for reasonable accommodations, meal and local transportation expenses.

## **Is there a deadline for purchasing the premier plan?**

Tour members can purchase travel protection up until 60 days prior to departure (all payments and documents need to be received by MCI no later than 60 days prior to departure).

## **Will a cancellation be covered by the Standard Coverage if a tour member has to cancel prior to departure?**

Only if the tour member is canceling for a covered reason as outlined in the plan documents. The Standard Plan has a very limited amount of coverage (\$600 of the tour cost). Purchasing the Premier Plan with “Cancel for Any Reason” (CFAR) is the best way for tour members to protect their investment.

## **Is CFAR/Cancel For Any Reason available to tour members from all 50 states?**

Tour members from all US states, except New York, are eligible to file a claim under CFAR/Cancel For Any Reason.

## **If a tour member is a resident of the state of New York: is it worth it for them to buy upgraded travel protection if they cannot get CFAR/Cancel For Any Reason coverage?**

Yes, it is worth it to buy the upgraded protection. Even without CFAR/Cancel For Any Reason coverage, tour members will still be eligible for the \$200 a day/\$2800 total Travel Delay benefit (which includes certain coverages during quarantine, as noted above), as well as multiple other benefits.

## **If a tour member lives in any state (other than New York), do they have a choice as to whether they buy the upgraded plan with CFAR or without CFAR?**

Yes, tour members have a choice to either buy the upgraded plan with CFAR or without CFAR. Trip Mate highly recommends all eligible tour members to buy the upgraded plan with the CFAR coverage.

**Here's a hypothetical scenario of what may happen if your tour gets canceled due to a pandemic:**

Let's say your tour cost is \$4,000, and weeks (or days) prior to departure, the tour is canceled. After working with vendors and partners, MCI is able to secure an 80% refund (20% nonrecoverable). You would get a refund of \$3,200 from MCI. If you have purchased the premier plan upgraded insurance, you can then file a claim with Trip Mate to receive 75% of the \$800 that was nonrecoverable. Out of that \$800, you would get \$600 refunded from Trip Mate. **Of the entire investment, the total loss is \$200 plus the cost of the insurance premium.**

**What if an individual decides not to travel, but the group is moving forward?**

If an individual decides not to travel but the group is moving ahead, you will follow MCI's cancellation penalty structure for your group. Whatever the non-recoverable amount adds up to is what the individual tour member would file their claim for with Trip Mate. The individual can receive full reimbursement of their non-recoverable tour expenses if their reason for cancelling their tour is covered under the Trip Cancellation coverage. If the individual's reason for cancelling their tour is not covered under the Trip Cancellation coverage, they can receive 75% reimbursement of non-recoverable tour expenses, provided they have purchased the upgraded plan with CFAR/Cancel For Any Reason coverage.

**Where can tour members go for questions about the travel protection plans?**

MCI can help with questions on pricing related to travel protection. However, if tour members have any coverage questions, they can reach out to the travel protection plan administrator, Trip Mate.

Trip Mate  
1-833-297-2255

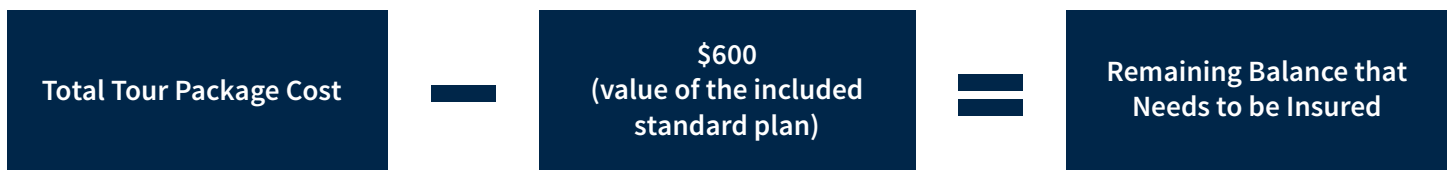
Music Celebrations International  
Call 1-800-395-2036 to contact your representative at MCI

## HOW DO TOUR MEMBERS CALCULATE THEIR PLAN COST? (STANDARD INCLUDED)

To calculate a tour member's plan cost for the Premier Plan, take their total trip cost minus \$600 and find the range on the grid below.

Premier Plan Costs (#UF3700M)		
Trip Cost	With Cancel for Any Reason*	Without Cancel for Any Reason
Up to \$250	\$38.00	\$24.00
\$251 - \$500	\$44.00	\$28.00
\$501 - \$750	\$71.00	\$45.00
\$751 - \$1,000	\$85.00	\$54.00
\$1,001 - \$1,500	\$115.00	\$73.00
\$1,501 - \$2,000	\$137.00	\$86.00
\$2,001 - \$2,500	\$190.00	\$120.00
\$2,501 - \$3,000	\$212.00	\$134.00
\$3,001 - \$4,000	\$244.00	\$154.00
\$4,001 - \$5,000	\$330.00	\$208.00
\$5,001 - \$6,000	\$374.00	\$236.00
\$6,001 - \$7,500	\$439.00	\$278.00
\$7,501 - \$9,000	\$508.00	\$321.00
\$9,001 - \$10,000	\$586.00	\$370.00

\* Not available to residents of the State of New York.



Example: The total tour package costs are \$4000.  $\$4000 - \$600 = \$3400$ . They would pay the plan cost to protect the remaining \$3400 to upgrade to the Premier Plan, which would be \$244 with CFAR or \$154 without CFAR.



## INFORMATION YOU NEED TO KNOW

When the upgrade to the Premier plan is purchased, it supersedes the Standard Plan and all applicable benefits will be paid via the Premier plan coverage.

The following exclusions apply to both plans UF374 and UF3700M: 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 professional in a stunt, athletic or sporting event or competition; 7. participating in skydiving or parachuting except parasailing, hang gliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests not including any of the regatta races, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated as defined herein, 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. 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; 13. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; 14. a loss or damage caused by detention, confiscation or destruction by customs; 15. Elective Treatment and Procedures; 16. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 17. business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion; 18. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 19. a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; 20. Bankruptcy or Default or failure to supply services by a supplier of travel services; 21. 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; or 22. an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchases of Coverage on Your Trip. Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: a) breakage of brittle or fragile articles; b) wear and tear or gradual deterioration; c) confiscation or appropriation by order of any government or custom's rule; d) theft or pilferage while left in any unlocked vehicle; e) property illegally acquired, kept, stored or transported; f) Your negligent acts or omissions; g) Your property shipped as freight or shipped prior to the Scheduled Departure Date; h) electrical current, including electric arcing that damages or destroys electrical devices or appliances.

Excess Insurance: The insurance provided by this Plan (except Accident and Sickness Medical Expense, Emergency Medical Evacuation, Medical Repatriation and Return of Remains) shall be in excess of all other valid and collectible Insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. The Coordination of Benefits ("COB") provision applies to This Plan when an Insured has health care coverage under more than one Plan.

This advertisement 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 Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non insurance Travel Assistance Services provided by Generali Global Assistance Services. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** 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 be compensated for the purchase of a plan and 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. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate, 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2255, claimssupport@travelclaimsonline.com, CA License # 0805270