

Trip Insurance Information 2015-16

Please review the following options for trip insurance.

Click here for the [Travel Guard Travel Insurance Flyer](#)

As the tour operator handling your group ski trip, Winter Ski & Sport is pleased to offer a convenient and low-cost option to purchase travel protection coverage.

The primary policy covers the potential expenses of trip cancellation for medical issues as well coverage for trip delay, potential medical costs during the trip and much more. The cost of the coverage is 7% of the cost of your trip. There is also an option for "cancel for any reason" coverage with a cost of 11.22%, for those that have additional travel concerns.

Please review the attached policy overview. When you are ready to purchase, follow the "Click Here" icon and then enter your state of residency. The next screen will allow you to "Buy Now" (or check the price quote). There is also a yellow / orange link on the right side that leads to "Coverage Details" for even more specific information and a copy of the full legal policy form.

If you prefer, you may call AIG Travel Guard at 877-249-5376 to make the purchase using the product number 008574/P1 and the account number 247146. Or, book online by clicking [here](#).

Completing the online form:

Please note that if you are buying coverage for multiple people, please list the total cost for everyone in your party and then enter the number of people, rather than the cost per person. Once you have this screen completed, the insurance cost will be confirmed and the figure should equal 7% of your total trip cost. If you are buying your own air ticket, you should include that cost in order to achieve full coverage. When you "Buy Now", you will be asked to enter appropriate contact and credit card information on the secure website.

You may leave the Agent Email box blank.

- Pick your airline if you know it or use the first choice of "None".
- Pick the first choice of "None" for Cruiseline.
- Pick "None" or Winter Ski & Sport for the tour operator.
- Pick the first choice of "None" for Car Rental.

- The only free-form box is the Destination City and we ask that you list the resort name / group name to help us all later if you need to make a claim. (e.g., Vail / XYZ Ski Club) When you are finished, click "Continue" to proceed to provide your payment information.
- When you complete the process, you will get a receipt and a link to the full policy itself.

People often ask "when should I buy the coverage?" While you purchase at almost any time, you should buy the coverage as soon as practical. If you buy the coverage within 21 days of being accepted on the trip, the potential issue of "pre-existing medical conditions" is waived. After that, your coverage starts from the time of payment and there is good reason to be covered from the outset in case you have an accident, illness or other issue that causes you to cancel from the trip. You may not buy coverage within 30 days of travel unless you are also making your deposit for the trip within 30 days of the start date.

If you have more personal "what if" types of questions, please contact **Travel Guard's Customer Service** at **1-877-249 5376** and **refer to the Club Travel Plan (product number: 008574 P1 as offered by Winter Ski & Sport (Offer 247146))**. If you don't give them the offer number, you will have to pay a higher rate for your coverage.