



Reformation Tours' Guide to Insurance

You can't prevent the unexpected from happening before or during your trip, but you can protect your trip investment if it does. Vacations can take a year to save up for and only a moment to ruin. Medical treatment or lost luggage can leave you with unexpected and expensive bills, such as the emergency evacuations that can cost tens of thousands of dollars. Despite the best planning, events that are out of your control can derail your trip. Travel insurance can help with the financial impact of these unexpected circumstances, as well as provide assistance in an emergency.

We offer travel insurance through RoamRight, a division of Arch Insurance Company. We include \$500 coverage in your tour price and you are welcome to upgrade to cover the full tour premium. A quote will be automatically added to your invoice. To calculate the cost of the tour insurance: (land cost + air cost - \$500) x 6.14%. For example, if your trip costs \$2,999, the insurance would be $(\$2,999 - \$500) \times 6.14\% = \$153$. **For any questions about coverage, please call Roam Right at 1-866-891-6614** and tell them that you are interested in the Professional Plan.



If you decide not to upgrade, the Trip Cancellation and Trip Interruption coverage isn't included.

BENEFITS	TRAVEL INSURANCE COVERAGE
Trip Cancellation	Up to 100% of Trip Cost
Trip Interruption	Up to 150% of Trip Cost
Trip Interruption (Return Air Only)	\$750
Missed Connection	\$500, after a 3+ hour delay
Trip Delay	\$200 a day, after a 6+ hour delay, up to \$1,000 total maximum
Evacuation and Repatriation of Mortal Remains	\$500,000
Emergency Accident and Sickness	\$50,000 max/\$750 max for dental/ No deductible
Security Assistance Services	\$100,000
Baggage / Personal Effects - Lost, Stolen or Damaged	No deductible, \$250 per article limit, combined limit of \$500 for valuables, \$1,000 total limit.
Baggage Delay	\$300, after a 12+ hour delay
Accidental Death or Dismemberment 24 Hours	\$10,000
Worldwide Travel Assistance, Business and Concierge Assistance	Included
Pre-Existing Medical Conditions Waiver (Must insure full, non-refundable cost of Trip)	Must be purchased within 21 days after your initial trip deposit.

