

INSURANCE FORM

FOR *TRAVELS TOGETHER, LLC* TRIPS

Travel Insurance and Why it's So Important

Travels Together, LLC makes every effort to give you the best travel experience possible, but there are events completely beyond our control and your control that could alter your travel plans and expose you to significant financial loss, particularly when traveling overseas. A medical expense or an emergency medical evacuation could cost thousands of dollars and the loss of your personal effects could be a financial burden as well.

Medical and Evacuation Insurance is Required

A Requirement for every Travels Together, LLC trip participant is that they either purchase or already possess insurance for medical expense insurance including emergency medical evacuation insurance for every trip. Insurance coverage of \$75,000 for medical expenses and \$75,000 for medical evacuation is the minimum amount required, it is recommended to have more. Participants must verify that they are covered prior to taking the trip. We also strongly recommend you consider purchasing trip cancellation, trip interruption and baggage and personal possessions coverage in addition to accidental death coverage for total protection and peace of mind on your trip. We strongly recommend that you and all the members of your party are adequately insured as soon as you book your trip.

Our Most Frequently Asked Questions

Q. Why is Medical and Evacuation insurance necessary?

A. Our many years of experience in international travel have confirmed the wisdom of all participants being adequately insured just in case the unforeseen should occur. It's better to be prepared for the unexpected. A trip is a large investment and should be protected as you would any important investment.

Q. Does my personal group, individual health or HMO insurance plan cover overseas medical expenses?

A. Some do, but not all. Always check with your insurance provider to determine if you have overseas coverage and if so, the deductibles, limits, co-insurance or other restrictions that may apply. Most overseas hospitals and emergency rooms require payment in full before releasing patients. If you use this coverage, you will need documentation to verify the level of coverage.

Q. Does my personal health plan specifically cover me for an overseas medical evacuation?

A. Not all cover medical evacuations outside the U.S.A. Determine if your medical insurance plan has any overseas medical evacuation coverage and if so, the coverage limits that applies. If you use this coverage you will need documentation to verify the level of coverage. Also be aware that some health plans who say they have overseas coverage only "assist" or "reimburse" such costs which is not considered adequate coverage. In these situations you or your family are required to immediately provide the funds which can be many thousands of dollars, and apply for reimbursement later.

Q. What is Trip Cancellation Insurance and why is it recommended?

A. Trip Cancellation Insurance pays for unused and non-refundable prepaid trip arrangements if you must cancel or interrupt a trip for a variety of covered reasons. Since Travels Together, LLC trips can be up to 100% non-refundable before departure with no refunds once a trip starts, we strongly recommend all our clients purchase enough Trip Cancellation Insurance to cover the total trip cost.

Q. Where can I purchase insurance?

A. Medical and medical evacuation insurance coverage is easy to find. We can provide you with names of travel insurance companies, if needed. It's simple, easy and inexpensive. However, we are not responsible for any of the insurance companies, they are recommendations only. Please let us know if we can assist you with company names.

Participant is responsible to determine if coverage(s) are sufficient to meet the insurance necessary of this trip. Participant understands that the trip leader reserves the right to prohibit participation in the trip if the participant cannot provide written proof of the required insurance.