

TRAVEL PROTECTION PLAN

... including CIE Tours "Cancel for any reason" trip cancellation waiver!

Our comprehensive Travel Protection Plan coverage has just been improved and now includes increased Medical Expense/Emergency Assistance limits of \$100,000. Don't forget our CIE Tours Trip Cancellation Waiver Benefit which allows you to cancel, for any reason up to 3 days prior to departure. The Travel Protection Plan may only be purchased with the initial trip deposit and the plan payment is non-refundable.

Why purchase travel protection? The CIE Tours Plan...

- Permits you to cancel your trip at any time prior to departure for a covered reason and up to 3 days before your scheduled departure for any reason not otherwise covered.
- Covers direct air flights to and from your scheduled land tour departure and return cities even if the flights are not booked by CIE Tours, provided the flights are within 7 total days of the land tour dates and you cancel or interrupt your trip for a reason covered by the Travel Protection Plan provisions.
- Protects you and your belongings while on your trip.



CIE Tours Trip Cancellation Waiver Benefit*

When you purchase the CIE Tours Travel Protection Plan at time of initial Trip deposit, you also qualify for the CIE Tours Trip Cancellation Waiver. This benefit allows you to cancel your CIE Tours travel arrangements up to 3 days before your scheduled departure for any reason not covered by the Travel Protection Plan. Under this benefit, CIE Tours will refund the amount of your cancellation penalty in CIE Tours travel certificates, with the balance of the refund made in cash or by credit card.

CIE Tours Travel Certificates are non-refundable, valid for one year from date of issue (but no later than 15 months from the date your Trip was canceled) and may not be redeemed for cash. The waiver does not cover the single room supplement charge that is applicable if one person cancels from a twin room, which then becomes a single room. CIE Tours requires written notice of cancellation during normal business hours. This benefit covers only those arrangements purchased from CIE Tours. For cancellations for covered reasons, see below.

*CIE Tours Trip Cancellation Waiver Benefit is not available for groups of 15 or more.

CIE Tours Travel Protection Plan Benefits

Trip Cost - Pre-Departure Trip Cancellation

If you have to cancel your Trip due to a covered Injury, Sickness or Death - your own or that of a Traveling Companion or an Immediate Family Member - or for Other Covered Events, as defined, you will be reimbursed up to the Trip cost for cancellation charges imposed on travel arrangements provided by CIE Tours and/or an airline providing direct air flight to and from your scheduled land tour departure and return cities (even if the flights are not booked by CIE Tours), provided the flights are within 7 total days of the land tour dates.

Trip Cost - Post-Departure Trip Interruption

If you must interrupt your Trip after departure due to a covered Injury, Sickness or Death - your own or that of a Traveling Companion or an Immediate Family Member - or for Other Covered Events, as defined, you will be reimbursed for the unused, non-refundable land arrangements and the additional transport costs to return Home or to rejoin your Trip (limited to economy one-way airfare or first class, if original tickets were first class).

Trip Cost - Delayed Arrival

You are reimbursed for the additional transportation expense incurred and/or the unused, non-refundable land arrangements if your arrival on your tour is delayed beyond your scheduled arrival date, because of delay or cancellation by an air carrier due to inclement weather, mechanical breakdown or organized labor strike.

\$500 Travel Delay

Provides benefits up to \$100 per day for reasonable additional hotel accommodations, meals, telephone calls, and local transportation until travel becomes possible if you are delayed for more than 12 hours due to a covered reason such as common carrier delay, Injury, Sickness or Death of you or

your Traveling Companion; quarantine; loss of passport, travel documents or money; natural disaster; or road closure by a government authority due to adverse weather conditions.

\$25,000 Accidental Death & Dismemberment

These benefits are paid if loss occurs within 365 days of a covered Injury which occurs while on a CIE Tours Trip.

\$100,000 Medical Expense/Emergency Assistance

Provides reimbursement for reasonable and customary medical expenses incurred within 365 days of a covered sickness which occurs while on your trip and for emergency dental treatment received during your trip; for the costs of emergency transport to home or an appropriate hospital, including escort expense (both, if deemed necessary by the attending physician), for a covered Injury or Sickness which occurs while on your trip; or the cost of homeward carriage if deceased.

\$2,000 Baggage and Personal Effects

Coverage for direct physical loss or damage to your Baggage, passport or visas while on your Trip. A \$500 maximum limit applies to jewelry; gems; watches; cameras and camera equipment; digital or electronic equipment; and furs - a \$250 per article limit applies to all other items.

\$250 Baggage Delay

If, while on your Trip, your Baggage is delayed for 24 hours or more, we will reimburse you up to \$250 for the purchase of necessary additional clothing and personal articles.

Tours up to \$1200.....	\$129
From \$1201 to \$2000....	\$169
\$2001 and over.....	\$189
River Cruises.....	\$269
Premiums are per person and are non-refundable.	

Travel Protection Plan Terms, Conditions & Limitations

Certain exclusions and limitations apply and are detailed in the Travel Insurance Certificate. For example, coverage does not apply to any Sickness or condition of you, a Traveling Companion or an Immediate Family Member traveling with you that existed during the 60 days prior to the effective date of the coverage (this exclusion is waived if you purchase the plan within 7 days of your initial deposit/payment for your Trip and you are not disabled from travel when you make your plan payment), suicide, normal pregnancy, war or any act of war, mental or nervous disorders. Other Covered Events, as defined, includes the following events or their consequences: Post-Departure Trip Interruption due to cancellation of arrangements by an airline due to strike, mechanical breakdown of the aircraft on which you are scheduled to travel or bad weather; Trip Cancellation or Interruption due to a documented traffic accident while en route to departure; jury duty; destruction of your residence by a natural disaster; or a documented theft of passports or visas. Immediate Family Member means the following relatives—yours or those of your Traveling Companion—spouse, child, spouse's child, daughter-in-law, son-in-law, brother, sister, mother, father, grandparent, grandchild, step-brother, step-sister, step-parents, parents-in-law, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, Domestic Partner, guardian or ward. A Traveling Companion is defined as a person booked to share accommodations in the same room with you during your Trip. Sickness or injury must require care by a Physician and must commence while the Travel Protection Plan is in effect for you. **This plan does not cover a loss that results from an illness, disease, or other condition (of you, an Immediate Family Member, Traveling Companion or Business Partner), event or circumstance which occurs at a time when this plan is not in effect for you.**

This is a brief description of the Travel Protection Plan. You should review the Travel Insurance Certificate which provides complete details of the benefits, conditions, and limitations of the plan. The Travel Insurance Certificate will be sent with your travel documents and is available, upon request, at any time prior to your purchase of the plan or can be accessed at www.cietours.com.

The Travel Protection Plan is underwritten by: Stonebridge Casualty Insurance Company, Columbus, OH. All Inquiries and Claims should be reported to the Claims Administrator: Trip Mate®, 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 800-888-7292 (*In CA, dba Trip Mate Insurance Agency).

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