



C·I·E TOURS

PROPOSAL

GUIDED GROUP VACATIONS

Exclusively prepared by CIE Tours for:

Tour Name:

Duration:

Tour Start Date:

Proposal Number:



IRELAND



ENGLAND



SCOTLAND



WALES



ITALY



ICELAND



10 Park Place, P.O. Box 1965
Morristown, NJ 07962
P: 800-223-6508
W: cietours.com

2024 WINTER WINS - GROUP PROMO

GROUP PROPOSAL



Date: _____
Name: _____ Group Name: _____
Address: _____
Address: _____
Phone: _____ Email: _____

RE: Guided Group Proposal

Dear

Thank you for giving CIE Tours International the opportunity to quote your group travel. With over 91 years of travel excellence, CIE Tours is a quality-focused, value-driven tour operator with a core mission of ensuring that all of our clients have the vacation of a lifetime. We offer state-of-the-art luxury coaches, the best hotels, and carefully chosen visits and entertainment. CIE Tours sets our own high standards for delivering you and your group the most prompt and pleasant customer service experience possible, in hopes to build a solid relationship and continue to work with you in the future.

Attached is our detailed quotation outlining important information to take full advantage of our current group promotion valid through January 14, 2024. You may opt to book an exclusive or non-exclusive group tour with CIE Tours Supporting material will also be sent to you by mail.

As soon as we receive your signed copy of the attached Contract and initialed Terms & Conditions documents, we will proceed by confirming all your space requirements. You may opt to sign electronically by using the link in the signature box on page 3.

Please note the following advantages to booking group space with CIE Tours:

- With our focus on quality and value, we include more meals and visits on escorted tours than most of our competitors. Our "All-In" policy means there are no hidden costs while on tour.
- **No Money Down at booking- Zero risk for you to block group space.**
- **With a minimum of 10 passengers, you will earn an additional \$600 booking bonus!**
- **Plus save your clients 5% with our Early Commitment Benefits!**
- **Earn up to 18% commission and 3 complimentary land seats!**
- Our On-line Travel Agent Portal will help you manage your bookings and payments as they arise!
- Our Business Development Managers are available to assist you with 50/50 co-op advertising support, presentations, and promotional materials, such as custom fliers and postcards. Your BDM's contact information is at the end of this letter.

We will work closely with you to make this tour enjoyable for your clients and profitable for you.

Please contact me with any questions at

Sincerely,

Group Specialist

CC:



Get more without spending more.
Enjoy over \$550 of included value
only with CIE Tours.

2024 WINTER WINS - GROUP PROMO

GROUP PROPOSAL: CONTRACT



Proposal #: _____ Group Name: _____

Tour: _____

Departure from US: _____ Land Commencement: _____

LAND ARRANGEMENTS:

- Cost of land only arrangements is \$ _____ per person sharing twin accommodations.
- Single room supplement is \$ _____.
- If you require an exclusive coach, please refer to "Exclusive Use of Coach" on the following Terms & Conditions page.

AIR ARRANGEMENTS:

- Round trip airfare on _____ from _____ to _____, return from _____ is \$ _____ (all air rates are subject to availability).
Departure tax/fees of \$ _____ net are additional and subject to change.
- Please note that each airline has payment & ticketing requirements which will be outlined with your final Confirmation.
- To block group air, the following airlines require a commitment fee within 7 days from confirmation: United & American Airlines- \$300 one-time commitment fee, Lufthansa & Air Canada- \$100 one-time commitment fee. Iceland Air will vary from \$300-\$500 dependent on group size. For other airlines, these fees are not typically required but in general all airlines may vary based on the airline's specific terms and conditions at time of booking. Group commitment must be paid within 7 day of confirmation and is non-refundable if the minimum requirement of 10 passengers is not met.
- Air rates and schedules will be confirmed 11 months prior to your return date.
- Airline terms and conditions can vary based on the airline used at time of confirmation
- Groups are considered 10 or more passengers traveling on the same itinerary and must be ticketed at the same time.
- The TSA requires airlines to collect and share the following information: Full Passport Name, Date of Birth & Gender
- For all group bookings, generic seat assignments are assigned at time of initial booking. Specific seats cannot be guaranteed.
- CIE Tours is not responsible for collecting or processing airline frequent flyer information. Check with the relevant carrier for its accrual policy and any fare type exclusions.

TRAVEL PROTECTION PLAN: <https://www.tripmate.com/wpF442G>

Trip Cost	Plan Cost	Trip Cost	Plan Cost
\$0,000 - \$2,000	\$120.00	\$4,001 - \$5,000	\$415.00
\$2,001 - \$3,000	\$239.00	\$5,001 - \$6,000	\$509.00
\$3,001 - \$4,000	\$325.00	\$6,001 - \$10,000	\$740.00

PLEASE NOTE THE FOLLOWING:

- This quotation is subject to the provisions of our Terms & Conditions document (attached).
- **This is a proposal, group space is not being held. Land only rates for this tour & departure date can be guaranteed for 10 days, however inventory is subject to availability at time of booking.**
- To hold space, we ask that you send a signed copy of this Contract and initialed Terms and Conditions page. At the time of booking, please advise if you are requesting an exclusive group (private coach) or non-exclusive (booking onto the public motor-coach -maxed at 44 passengers) and the number of seats you would like to hold.
- We ask that you do not begin promotion of this tour until you receive a written Confirmation from our Groups Department, which will be composed and sent to you after we receive the items listed in the previous bullet point.
- All hotels and visits are all subject to changes until departure.

Optional Pre or Post Night:

- Date: _____ Hotel: _____
- Estimated hotel rate is \$ _____ per person sharing twin accommodations.
- Estimated hotel rate per single passenger is \$ _____.
- Pre or Post nights need to be requested and will be subject to availability at time of booking. Final rates will be advised upon individual confirmation of rooms.

Please hold _____ (number of seats) for my group block. My Group will require an Exclusive coach: Yes or No

(Additional supplements will apply for groups of 35 or less.)

Acceptance date: _____ . I _____ accept all outlined Terms & Conditions

(please print name)

Agent/Group Leader Signature: _____ Group Name: _____

I do wish to have CIE book Group Air: Yes or No My Preferred Airline Gateway is: _____

Optional Pre/Post Nights: Yes or No Notes: _____

Please click here to complete and sign electronically!

Contracted by: _____ Date: _____

2024 WINTER WINS GUIDED GROUP VACATIONS: TERMS & CONDITIONS



Proposal #: _____ Agency/Group Name: _____

GENERAL CONDITIONS:

Review: Carefully review the dates and costs on the attached contract to ensure that the details are what you require. This program is one of our scheduled tours and we will review the number of seats you have blocked against your sales on a regular basis to ensure maximum utilization.

Inventory Control: All space is subject to availability at the time of booking. CIE Tours must ensure that space is utilized to the best of our ability.

Single rooms: Singles are limited to a maximum of 3 per group. Single rooms over allotment are subject to additional fees and availability.

Minimum Group Requirements: If the number of passengers falls below 10, your land only rates will NOT change if you book under non-exclusive terms. Supplements may be adjusted for any small group booked as an exclusive based on the number of passengers traveling. Airfares will be subject to change as group fares and contracts will no longer apply.

LAND PAYMENT & REPORTING SCHEDULE:

To block space, please sign and return a copy of the contract, along with the initiated Terms and Conditions page or you may opt to sign electronically from the link on page 2. Once received, we will confirm your space requirements.

Passenger names and a land deposit of \$250 per person for 2024 groups, plus a travel protection plan payment (if purchased) are required as you receive them. Individual payments may be made by check or credit card. Please make checks payable to CIE Tours and send to the address listed below. It is the responsibility of the Travel Agent/Tour Leader to maintain individual passenger payment records.

\$250 per-person deposits are non-refundable when booking under the terms of our optional Early Commitment Benefit. Final payment is to be applied on-line or sent by check no later than 65 days prior to the tour departure date.

Please note the following reporting schedule for guided group vacations during a group promotion:

- **75 days from confirmation:** 25% of all names and deposits are required. 5% Early Commitment Benefit expires. Inventory will be released or reduced accordingly.
- **130 days prior to departure** - Space will be reduced accordingly based on inventory requirements below.
 - o **Non-Exclusive Groups:** 50% of names and deposits are required.
 - o **Exclusive Groups:** 75% of names and deposits are required for exclusive groups.
- **100 days prior to departure** - 90% of names and deposits are required. Space will be reduced accordingly based on sales.
- **75 days prior to departure** - 100% of names and deposits are required. All unsold seats will be released automatically. A final group statement will be generated and sent at this time.
- **65 days prior to departure** - Final payments are due.

In addition to the above deadlines, CIE Tours will conduct regular inventory reviews. Based on the number of sales, CIE Tours reserves the right to reduce inventory as needed.

FINAL PAYMENTS: Full payment must be made no later than 65 days prior to departure date. If payment is not received as scheduled, the reservation will automatically cancel and deposit payment become forfeit. Prior to full payment, there is a potential for a price increase(s) due to fuel surcharges imposed by airlines or other suppliers, as well as the potential for increases in government-levied taxes and fees. Once issued, airline tickets are no longer subject to potential increases but are subject to cancellation fees and penalties and may be fully non-refundable.

EXCLUSIVE USE OF A COACH: To avoid additional exclusive supplements, a minimum of 36 passengers for standard or 22 for small group departures will be required to confirm exclusive use of a coach at the published rate. If you have 10-35 passengers (or 10-21 for SGD) and require exclusive use of the coach, an additional supplement will be added for private use of the coach. All space is subject to availability at time of booking. An exclusive coach must be requested when you return your signed contract and initial Terms & Conditions page. Exclusive use is subject to availability at time of booking. Deadlines above will be adjusted to the terms of the exclusive coach.

Note: Exclusive options are not offered on Iceland, Italy or Tattoo Departures for 37 or less passengers.

TIPS: Tips for personal services, tour directors and drivers are not included in tour cost and left to the discretion of the traveler. Tipping suggestions are included in the Go-To Guide included in the final documents package.

SUPPLEMENTAL BILLING: You can opt for CIE Tours to apply a per-person overcharge amount to the group statement. Refunds will be issued as commission once group has traveled. All supplemental billing amounts will be listed as a separate line item on invoices and group statements. A 3% service charge applies and the overcharge amount will be included when pricing CIE's Travel Protection Plan.

AIR PAYMENT & REPORTING SCHEDULE:

Please note that all air from the US should be booked one day prior to your departure. If required, group air will be requested from our air department. Group airfares are subject to availability at time of booking. A minimum of 10 passengers is required to maintain a group air block. Group rates are not guaranteed if group should fall below 10 passengers. Passengers will be subject to non-group air terms below.

Air penalties will apply depending on airline booked. Airline conditions will be advised when airline seats are confirmed. All airlines, taxes/fees are subject to change until ticketed.

Additional deposits may be required prior to final payment, based on the airline's specific Terms and Conditions.

NON-GROUP AIR: Non-group air is available to book for passengers who deviate from the group air. Rates and fares are subject to availability at the time of booking. Please note that each airline has different ticketing requirements which will be discussed at time of booking the individual airfare. Final payment may be required immediately depending on the airline booking rules and ticketing deadline.

AIR SEATING: Please note that group seats are assigned at the discretion of the airline. Although every effort will be made to fulfill requests, generic seats are assigned at time of booking and specific seat assignments can be requested, but not guaranteed.

CREDIT CARD PAYMENTS: We accept most major credit cards and debit cards. If you are using a travel agent, your agent needs to provide us with the cardholder's information, including billing address and have the cardholder's signature on file.

CANCELLATIONS:

CANCELLATIONS PENALTIES:

Land Penalty:
99 – 66 days prior to departure *Forfeiture of deposit
65 - 16 days prior to departure 30% per person
15 - 8 days prior to departure 50% per person
7 - 1 days prior to departure 90% per person
On day of departure 100% per person

***\$250 per-person deposits are non-refundable when booking under the terms of our 5% Early Commitment Benefit discount.**

AIR CANCELLATION PENALTY: Penalties will apply based on the airline booked. Airline conditions will be advised when airline seats are confirmed by the airline. Air that has been ticketed is non-refundable at 100% penalty.

NOTIFICATION OF CANCELLATIONS: All cancellations must be advised (by mail, phone or e-mail) to CIE Tours prior to tour departure during normal business hours (9:00am to 5:00pm ET, Monday through Friday). Notification shall be deemed to have taken place on the date of receipt of such written notification by CIE Tours. It is the client's responsibility to ensure that any notification of cancellation is received by CIE Tours. Minimum cancellation penalty is the deposit amount.

AVAILABLE GROUP DISCOUNTS:

***5% EARLY COMMITMENT BENEFIT:** To help stimulate immediate activity, we will provide a promotional code to discount land costs by 5%. The offer is valid for _____ days from confirmation. To qualify, the client's name, supported by a non-refundable deposit of \$250 per-person, payable to CIE Tours is required before the expiration date of this offer.

BOOK ONLINE & SAVE: A \$10 per person discount is offered for booking and applying all payments on our Online Travel Agent Portal. This offer does not expire and is combinable with all other Groups discounts.

***BOOKING BONUS:** The \$ _____ booking bonus will be added to your group booking 75 days prior to departure. A minimum of 10 passengers will be required to earn this additional bonus commission.

Group offers are not combinable with any other CIE Tours-Promotion

BEFORE YOU TRAVEL

PASSPORTS & VISAS: It is the travelers' responsibility to obtain the correct travel documentation (passport, visa, ID) for the destination(s) to be visited. CIE Tours is not responsible for penalties incurred for tickets, international or domestic, not issued by CIE Tours due to schedule and/or flight changes.

IMPORTANT TRAVEL REQUIREMENTS UPDATE: New for 2025: All guests traveling to Italy & Iceland must apply on-line for an ETIAS visa waiver a minimum of 72 hours prior to travel. The application is simple, quick and costs 7 Euros per person. Please use this link to fill out the application. <https://etias.com/etias-application>

COMMISSION STRUCTURE:

10/15	_____ % & 0.5 Free	
16/23	_____ % & 1.0 Free	Minimum commission on group bookings for your agency is _____ %
24/31	_____ % & 1.5 Free	
32/39	_____ % & 2.0 Free	
40/42	_____ % & 2.5 Free	
43+	_____ % & 3 Free	

Complimentary land rates are based on the cost of a per-person double occupancy rate. All complimentary passengers are responsible for single room supplements, travel protection plans, additional pre/post nights and any airline charges.

- Commission on airfares is 5%.
- Commission on CIE's Travel Protection Plan is 10%.
- Additional pre/post nights are commissionable at 12%

ADDITIONAL INFORMATION

CHILDREN/YOUNG ADULTS: Children ages 8-17 will receive a 10% land discount when sharing a room with 1 adult paying full rate. One child discount per room. Not combinable with any other offer. Passengers with a 10% discount will not be counted towards free land places. *The recommended age limit on guided vacations is 8 years old. Groups traveling with any child 4 or under must be booked as an custom exclusive group.

GROUP TRAVEL PROTECTION PLAN: CIE Tours' Full Group Travel Protection Plan is optional, but highly recommended. When you purchase this Travel Protection Plan within 14 days of the initial passenger deposits, the CIE Tours' Travel Protection Plan offered to U.S. guests permits you to cancel your trip up to the day of your scheduled departure for a specified covered reason for cash reimbursement. The plan also protects you and your belongings while on your trip. Travel arrangements must be purchased from CIE Tours to be eligible for reimbursement. **All trip protection is non-refundable after 14 days from purchase.**

ACCOMMODATIONS: CIE Tours reserves the right to substitute hotels for accommodations in similar categories. In the event that a specified hotel in certain destinations is unavailable due to limited hotel inventory, CIE Tours will make every effort to re-accommodate the booking to a hotel of a similar category.

DOCUMENTS: Documents will be shipped by U.P.S. ground service approximately 21 days prior to departure provided full payment has been received. If documents are required earlier, we need sufficient notice to arrange for early delivery by regular service. Late bookings will incur an express service delivery charge.

CIE TOURS CANCELLATIONS: If it becomes necessary for CIE Tours to cancel a coach tour prior to departure, for reasons outside of a Force Majeure Event, CIE Tours will rebook the group on the same tour for a future date of their choice at no additional land cost provided the new dates are within the same season or a voucher for a Future Travel Credit will be provided. CIE Tours will make every effort to secure the same hotel and visits for the future dates and confirmation will be based on availability. CIE Tours cannot accept responsibility for any additional costs or fees related to a canceled tour booking or for any cancellation penalties due to non-refundable airfares or deposits. Travelers specifically agree and acknowledge that these are their sole remedies and specifically agree to not dispute or challenge credit card or debit card charges related to such travel.

TRAVELERS WITH SPECIAL NEEDS: Clients who require physical assistance or special accommodations of any kind must advise CIE Tours at time of booking and must travel with a qualified and physically-able travel companion to provide such assistance. CIE Tours will make reasonable attempts to accommodate the special needs of disabled travelers but is not responsible in the event it is unable to do so. Neither CIE Tours nor its drivers or guides provide personal services (such as pushing a wheelchair, assisting with walking, etc.) and CIE Tours does not provide individual assistance to a vacation participant for walking, getting on and off motorized coaches, and other vehicles, entering/exiting attractions or other personal needs. As coaches are not equipped with wheelchair ramps, all tour members must be able to mount 3 or 4 steps into a coach. Motorized scooters are unsuitable for the majority of our vacation packages but may be possible for private driver vacations. If CIE Tours is not notified at time of reservation of any disability requiring special attention, CIE Tours reserves the right to cancel your booking or terminate your vacation if your special needs or disabilities are not suitable for the vacation, pose a threat to the health and safety of other participants or CIE Tours staff, are incompatible with other travelers, or if you are not traveling with a companion who provides all the assistance you require. CIE Tours reserves the right not to refund or cover any costs or expenses incurred for cancellation, booking, or termination of the vacation. CIE Tours is not responsible for denial of services by carriers, hotels, restaurants, or other independent suppliers, nor any additional expenses incurred. Due to space restrictions, passengers wishing to take wheelchairs, oxygen tanks or other assistive devices must send a request in writing for approval prior to booking.

OTHER TERMS: See <https://www.cietours.com/en-us/terms-conditions> for full Terms & Conditions for: Medical & Health, Luggage, Responsibility, Binding Arbitration, Validity, Force Majeure and others not governed by the Group Contract.

INITIAL HERE

This is a proposal only, no space is being held for your group. Please be sure to sign and return this document if you wish to hold a group block. A confirmation document will be sent to you via email once all space has been confirmed by CIE Tours.

10 Park Place, P.O. Box 1965, Morristown, NJ 07962 • Phone: 800-223-6508 • www.cietours.com

A Travel Protection Plan designed for groups of 10 or more...

Help protect your travel investment, your belongings and most importantly you from those unforeseen circumstances that may arise before or during your trip. (This Travel Protection Plan, **F442G**, consists of Insurance Benefits and Non-Insurance Assistance Services.)



Schedule of Benefits

Maximum Benefit Amount

Trip Cancellation	up to 100% of the non-refundable insured Trip Cost
Trip Interruption	up to 100% of the non-refundable insured Trip Cost
Missed Connection	\$500
Trip Delay	up to \$150 Per Day, to Maximum of \$1,000
Accident and Sickness Medical Expense	\$100,000
Medical Evacuation & Repatriation of Remains	\$100,000
Non-Medical Emergency Evacuation	\$25,000
Accidental Death and Dismemberment	\$25,000
Baggage & Personal Effects	\$2,500
Baggage Delay	Up to \$500

Non-Insurance Assistance Services

Generali Global Assistance FootprintID®

Trip Cost	Plan Cost	Trip Cost	Plan Cost
\$0,000 - \$2,000	\$120.00	\$4,001 - \$5,000	\$415.00
\$2,001 - \$3,000	\$239.00	\$5,001 - \$6,000	\$509.00
\$3,001 - \$4,000	\$325.00	\$6,001 - \$10,000	\$740.00

**Plan Payments are for the full Travel Protection Plan and includes a fee for non-insurance assistance services. You may obtain information on the plan fees by emailing assistancefees@tripmate.com.*

Schedule of Insurance Benefits Details

TRIP CANCELLATION OR INTERRUPTION - If you cancel or interrupt Your Trip due to a covered Injury, Sickness or death - Your own or that of a Family Member, Traveling Companion or Business Partner - or for Other Covered Reasons as defined in the Plan, You can be reimbursed up to the Trip Cost for the unused non-refundable prepaid Payments or Deposits for the Travel Arrangements (land or water Travel Arrangements only for Trip Interruption) and/or the Additional Transportation Cost paid to return home or join/rejoin the Trip (for Trip Interruption only).

MISSED CONNECTION - Provides You with a reimbursement for the unused non-refundable prepaid portions of Your land or water Travel Arrangements, plus the additional costs to join Your Trip, if Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

TRIP DELAY - Assists with additional expenses incurred when You are delayed at least 12 hours or more en route to or from or during your trip due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotel, meals and local transportation.

MEDICAL EXPENSE/EMERGENCY EVACUATION - Can provide Medical Expense benefits for a covered Sickness or Injury incurred while on Your Trip. Under certain circumstances

detailed in the Plan, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return You home.

NON-MEDICAL EMERGENCY EVACUATION - Provides reimbursement for all reasonable expenses incurred for Your transportation to the nearest place of safety, or to Your primary place of residence, if You must leave Your Trip for a covered Non-Medical Emergency Evacuation.

ACCIDENTAL DEATH & DISMEMBERMENT - Provides Medical Expense benefits for a covered Sickness or Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, this covers the cost to transport you to a medical facility to treat a sickness or injury that is acute or life threatening.

BAGGAGE & PERSONAL EFFECTS - Provides reimbursement when Your Baggage or personal belongings are damaged, lost or stolen during Your Trip.

BAGGAGE DELAY - Provides reimbursement for the purchase of reasonable additional clothing and personal articles purchased by you if Your Baggage is delayed 24 hours or more during Your Trip.

General Insurance Exclusions

Insurance Benefits are not payable for any loss due to, arising or resulting from: 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; an act of declared or undeclared war; 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; riding or driving in races, or speed or endurance competitions or events; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); participating as a professional in a stunt, athletic or sporting event or competition; 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, 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; piloting or learning to pilot or acting as a member of the crew of any aircraft; being intoxicated as defined in the Plan or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; the commission of or attempt to commit a felony or being engaged in an illegal occupation; normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided in the Plan); 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; any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; a loss or damage caused by detention, confiscation or destruction by customs; Elective Treatment and Procedures; medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 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; Bankruptcy or Default or failure to supply services by a supplier of travel services; or 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 purchase of Coverage for a Trip.

Excess Insurance: The insurance provided by the 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. Coordination of Benefit Rules apply to the Plan's insurance coverages that provide benefits for health care expenses on an expense incurred basis.

Waiver of the Pre-Existing Condition Exclusion: If the travel protection plan is purchased within **14 days of your Initial Deposit Date**, the plan exclusion for Pre-Existing Medical Conditions will be waived, provided You are medically able to travel at the time Your plan cost is paid.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000, T210 et. Al and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2022. 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 and FootprintID®. 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 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. Your travel retailer maybe compensated for the purchase of a plan. CA DOI toll free number: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and noninsurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate. Trip Mate Inc. (dba Trip Mate Insurance in CA and UT; CA license # 0805270) P.O. Box 527, Hazelwood, MO 63042, 1-833-297-2255, claimsupport@travelclaimsonline.com.

