

Catholic Advance Pilgrimage to
**SHRINES OF SPAIN,
LOURDES AND FATIMA**

with Fr. Michael Schemm

October 4 – 15, 2017

12 Days

\$3,695.00 Air and Land from Wichita



SELECT International

We share your faith



For More Information Contact:

Susan Prendergast at Select International Tours

800-842-4842

susan@select-intl.com

ITINERARY



Oct. 4, DAY 1: DEPART U.S.A

Depart on an overnight flight from Wichita to Lourdes.

Oct. 5, DAY 2: TOULOUSE – LOURDES

We arrive this morning in Toulouse airport where we are greeted by our English speaking guide. We visit the Church of the Jacobins in Toulouse, to see the relics of Thomas Aquinas and to celebrate Mass. Continue to Lourdes for dinner and overnight. (D.)

Oct. 6, DAY 3: LOURDES

Today you depart for the great pilgrimage center of Lourdes. Celebrate Mass at the Basilica, attend the Blessing of the Sick, and pray the Stations of the Cross. Bathe in the Miraculous Waters of the Baths and visit places associated with the Apparition and the life of St. Bernadette in Lourdes. In the evening we participate in the Candlelight Procession as you sing hymns in honor of the Blessed Mother. Overnight Lourdes. (B, D.)

Oct. 7, DAY 4: ZARAGOZA – MADRID

Today we motor west to Zaragoza, to see the Shrine of our Lady of Pillar, where the Blessed Mother appeared to St. James, Patron Saint of Spain in 40 A. D. We'll celebrate Mass here. Continue on to Madrid. Tonight dinner is at leisure with an opportunity to explore some of the wonderful local restaurants serving tapas. Overnight Madrid. (B, D.)

Oct. 8, DAY 5: MADRID – Optional excursion to Toledo

This morning enjoys a city tour of Madrid including a visit to Puerta Del Sol, Retiro Park, Plaza de Espana, and the Royal Palace. The rest of the afternoon is at leisure to explore the city on your own, shop or visit one of the world class museums in the beautiful city. An optional excursion (4-5 hours) will be offered for a minimum of 10 participants to Toledo. Cost \$110.00 per person. Tonight dinner is at leisure with an opportunity to explore some of the wonderful local restaurants serving tapas. Overnight in Madrid. (B.)

Oct. 9, DAY 6: MADRID – EL ESCORIAL – AVILA

This morning we depart for the magnificent monastery of El Escorial and the Valley of the Fallen. Continue to Avila, the City of Kings and of Saints, completely encircled by 11th century walls. This is the birthplace of St. Theresa, one of the greatest mystics of the Church. We visit the Convent of St. Theresa where Theresa was born, and visit the Convent of the Madres, the first convent she founded, as well as, the Convent of the Incarnation and her cell. Here we celebrate Mass. Overnight Salamanca or Avila. (B, D.)

Oct. 10, DAY 7: ALBA DE TORMES – SANTIAGO De COMPOSTELA

This morning follows the route of St. Theresa to Alba de Tormes where you see the Saint's well preserved body. We celebrate Mass here before departing for O Cebreiro, the first Galician village on the Pilgrim's Way where the miracle of the "holy grail" is said to have occurred. Overnight Santiago. (B, D.)

Oct. 11, DAY 8: SANTIAGO DE COMPOSTELA

All roads lead to Santiago, one of the greatest pilgrimage centers in the world. This morning you see the Cathedral built in honor of St. James, the first pilgrim, where we celebrate Mass. Visit the



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Our network of contacts, guides, destination knowledge and in depth travel experience ensures you highest quality travel at reasonable prices.

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tomb of the Apostle, and his disciples St. Theodore and St. Athanasius. St. James was given the task of spreading Christianity in distant Hispanic lands. Also see the Church of San Francisco, built in honor of St. Francis of Assisi, after his pilgrimage to the area. In the afternoon you have time to explore the city and shop in the local stores. Tonight we enjoy a seafood dinner with local wines in a restaurant, as this area is known for its amazing seafood. Overnight in Santiago. (B. Special dinner)

Oct. 12, DAY 9: PONTEVEDRA – PORTO – FATIMA JUBILEE YEAR CELEBRATION

Early this morning we depart for Fatima. Enroute we stop in Pontevedra, the largest Marian Shrine in Spain. Stop in Porto for lunch and wine tasting of the famous, local port wines. We tour a local port making facility and learn how this precious liquor is made. We arrive in Fatima in the afternoon, settle into our hotel and have time to visit the Basilica where we celebrate Mass and join in the Candlelight Procession. Overnight in Fatima. (B, D.)

Oct. 13, DAY 10: FATIMA – FEAST DAY OF OUR LADY OF FATIMA

Today we celebrate Mass at the Little Chapel of Apparitions, followed by a visit to the Basilica, and site of Francisco and Jacinta's grave. Visit the hamlet of Aljustrel, where the children lived, and Valinho's, site of our Lady's appearance. In the afternoon pray the stations of the Via Sacra. This evening joins the spectacular Candlelight Procession. Overnight Fatima. (B, D.)

Oct. 14, DAY 11: FATIMA

Full day in Fatima to celebrate Mass and visit places associated with the apparition of the Blessed Mother in Fatima exactly one hundred years ago. Overnight Fatima. (B,D.)

Oct. 15, DAY 12: RETURN TO USA

Time permitting, we stop at St. Stephen Church in Santarem to see the Miracle of the Eucharist. After breakfast we are transferred to the airport for our flight back home. (B.)



YOUR COMPREHENSIVE TOUR INCLUDES

- Round trip airfare from Wichita to Toulouse – Lisbon to Wichita
- Airport tax and fuel surcharges (at time of the quote, adjusted based on rates at the time of final invoice)
- Accommodations in first class hotels
- Open hot buffet breakfast daily
- 9 dinners including a special seafood dinner in Santiago
- Beverages at meals are not included unless specified
- Two bottles of water per person daily on the bus
- Private Air-conditioned bus
- English speaking guide
- All admission charges as per the itinerary
- Baggage handling for one suitcase per person only included at the hotels
- Parking fees for buses
- Local hotel taxes
- Select International Tours Travel Portfolio
- Confirmation of daily Mass

RATES DO NOT INCLUDE

- Personal expenses
- Travel protection - optional and highly encouraged
- Medical insurance
- Any items not specifically mentioned in the listed inclusions
- Beverages at meals unless otherwise noted
- Gratuities for the guide(s), driver and hotel staff (please refer to the suggestions we will make available to you). At lunch, we recommend a tip of \$1.00 per person per day. For extra luggage, please tip \$1.00 per person per bag.
- Church donations


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Deposits and final payment: A deposit of \$500.00 per person by check should accompany the registration form along with your optional travel protection payment, if purchasing, and a copy of your passport picture page by **June 30, 2017. Final payment is due by August 4, 2017.** Please mail your payment to: **Select International Tours, 85 Park Ave., Flemington, NJ 08822 Attn: Susan Prendergast, 800-842-4842, susan@select-intl.com.**

Your passport must be valid at least six month after the date of the trip return. Reservations will not be processed until we have passport copies. Prices quoted are based on cash payments. Cash prices **\$3,695.00** for the complete package, **\$2,595.00** land only (air not included), **\$495.00** single supplement (in room by yourself) Credit card payments are: **\$3,880.00** for the complete package, **\$2,725.00** for land only, **\$520.00** single supplement.

Airline, seating and special requests: The seats are assigned by the airlines. We do not reserve specific seats. You may change your seat, provide mileage program information and passenger contact information directly with the airlines once the ticket numbers are received. (approximately three weeks prior to departure). All special needs and requests due to medical or dietary restrictions must be requested in writing at least 60 days prior to departure. Business class and premium coach seats are available upon request as are add-ons from your hometown airport. **Switching from air and land to land only within 90 days from departure will be charged a \$100 service fee and any airline charges.**

Single supplement: A limited number of single rooms are available at an additional cost of **\$495.00** per person cash payment. Prices are based on two people per room. We do not guarantee room mates but will do our best to connect you with a possible share.

Land Only Option: **\$2,595.00** per person cash price. Land only services start and end at the hotels, unless you are able to meet the group at the airport, and do not include airfare.

Baggage: Each participant is permitted to check (1) suitcase weighing no more than 50 lbs., and one small carry-on bag on the plane. Airline baggage fees are not included. Please check the specific baggage fees on the airline website.

Tour Cancellation Policy: **\$350.00 non-refundable. 90-60 days before de-**

parture a total of \$500.00 is non-refundable. Within 60 days of departure all payments are non-refundable regardless of reason for cancellations. All cancellations must be in writing. Unused portions of the trip are not refundable. We strongly encourage you to purchase **Travel Protection.** Call or visit our website for details on the cost per person for the Group Deluxe and Cancel For Any Reason (CFAR) plans. We encourage all travelers to purchase a plan at the time of initial deposit. See attached travel protection information for details, **www.selectinternationaltours.com.**

Pricing: Prices are based on a minimum of 20 passengers traveling & payment by cash or check. Prices are based on the current exchange rate of 1.20 USD to Euro and subject to recalculation. Fuel surcharge and taxes are subject to change at time of final invoicing.

Responsibility: By accepting this confirmation, you agree that the Group Leaders and Select International Tours, Inc. have no responsibility for any acts or omission of the travel suppliers in your itinerary and during your trip. We have no special knowledge regarding the financial conditions of the suppliers, unsafe travel conditions, health hazards or weather hazards at locations traveled. We are not responsible for flight delays or cancellations or any charges incurred due to unforeseen circumstances. Unused portions of the trip are non-refundable. For information about destination climate, risks and safety please consult the appropriate on line resources. For health information consult the Center for Disease Control and Prevention. You are responsible for checking passport, visa, vaccination or other entry requirements of your destinations. Itineraries are subject to change and out of our control. We are not responsible for any damaged, lost or stolen articles. We are not responsible for any sickness, injury or death during or after the trip. Travel documents will be mailed out approximately 3 weeks before departure. Please review them carefully for any errors.

Shipping & Handling: \$15.00 per person - not included in package price will be added to each invoice. Your invoice will confirm the trip registration.

REGISTRATION/CONSENT FORM:

Catholic Advance Pilgrimage to Spain, Fatima and Lourdes with Fr. Michael Schemm October 4 -15, 2017 (Attn: Susan)

Please complete this form and mail it to Select International Tours, along with your deposit, travel protection payment (if purchasing), and a copy of your passport picture page.

Last Name: _____ **First Name:** _____ **Middle Name:** _____

Street Address: _____

City: _____ **State:** _____ **Zip Code:** _____

Home Phone: _____ **Cell Phone:** _____

Email Address: _____ **Land only :** **Need help with flights from** _____

Medical/Dietary Needs _____ *(Starts/ends at hotel, no airfare)*

Updates about your trip will be sent by email only. Please be sure that your settings allow for electronic communication originating from susan@select-intl.com

Room: (check one) Single (1 Bed) _____ Double (1 Bed, 2 People) _____ Twin (2 Beds, 2 People) _____ Triple (3 Beds) _____

Name of Roomate(s): _____

Emergency Contact (Name and Phone): _____

Enclosed is a check/money order in the amount of \$ _____ for my initial deposit.

I am purchasing travel protection: _____ Yes _____ No, I decline. Enclosed is \$ _____

Group Deluxe Plan or _____ Cancel For Any Reason Plan Check detailed rates and policy at www.selectinternationaltours.com

Rates: Trip Cost \$3,501.00 - \$4,000.00 (242.00 Deluxe or \$363.00 with Cancel For Any Reason CFAR)

** Note: CFAR coverage is 75% of the nonrefundable trip cost. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. This benefit is not available to residents of NY.*

By signing below I consent to any necessary itinerary changes and price adjustments and agree with all Select International Tours & Cruises' TERMS AND CONDITIONS as outlined on this page and on the company website: www.selectinternationaltours.com. I also understand that (SITC) highly encourages the purchase of travel protection and that any fees associated with this trip cannot be waived for any reason. By declining to purchase travel protection I assume all financial losses associated with this trip which otherwise may be covered by travel protection. I also agree not to contest charges associated with the trip cost as outlined in this brochure.

Signature : _____ **Date:** _____

Not responsible for changes in group air.

GROUP DELUXE

GROUP TRAVEL PROTECTION PLAN



TRAVEL INSURED INTERNATIONAL
A CRUM & FORSTER COMPANY

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Trip Cancellation**	Trip Cost*
Cancel for Work Reasons	
Coverage for cancellation due to work-related reasons in addition to job loss	
Trip Interruption**	150% of Trip Cost*
Travel Delay - 6 hours	\$750 (\$150/day)
Missed Connection - 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay - 24 hours	\$400
Accident & Sickness Medical Expense	\$50,000
Emergency Evacuation & Repatriation	\$250,000
Non-Insurance Worldwide Emergency Assistance Services	Included
Cancel for Any Reason (CFAR)***	Optional

* Up to the lesser of the Trip Cost paid or the limit of Coverage for which benefits are requested and the appropriate plan cost has been paid. Maximum limit of \$20,000

** For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

*** CFAR coverage is 75% of the nonrefundable trip cost. CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. **This benefit is not available to residents of New York State.**

PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$21	N/A	\$7,001-\$7,500	\$519	\$778.50
\$1-\$300	\$33	\$49.50	\$7,501-\$8,000	\$537	\$805.50
\$301-\$500	\$39	\$58.50	\$8,001-\$8,500	\$561	\$841.50
\$501-\$1,000	\$58	\$87.00	\$8,501-\$9,000	\$595	\$892.50
\$1,001-\$1,500	\$93	\$139.50	\$9,001-\$9,500	\$623	\$934.50
\$1,501-\$2,000	\$115	\$172.50	\$9,501-\$10,000	\$665	\$997.50
\$2,001-\$2,500	\$145	\$217.50	\$10,001 - \$11,000	\$734	\$1101.00
\$2,501-\$3,000	\$172	\$258.00	\$11,001 - \$12,000	\$802	\$1203.00
\$3,001-\$3,500	\$194	\$291.00	\$12,001 - \$13,000	\$870	\$1305.00
\$3,501-\$4,000	\$242	\$363.00	\$13,001 - \$14,000	\$938	\$1407.00
\$4,001-\$4,500	\$276	\$414.00	\$14,001 - \$15,000	\$1,006	\$1509.00
\$4,501-\$5,000	\$319	\$478.50	\$15,001 - \$16,000	\$1,074	\$1611.00
\$5,001-\$5,500	\$353	\$529.50	\$16,001 - \$17,000	\$1,142	\$1713.00
\$5,501-\$6,000	\$388	\$582.00	\$17,001 - \$18,000	\$1,210	\$1815.00
\$6,001-\$6,500	\$422	\$633.00	\$18,001 - \$19,000	\$1,278	\$1917.00
\$6,501-\$7,000	\$485	\$727.50	\$19,001 - \$20,000	\$1,346	\$2019.00

The above rates are for trips up to 30 days - for each day over 30 add \$5.00 per person per day.

All of the above rates are for the plan which includes insurance and non-insurance services.

*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.



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PAYMENT INFO:

To purchase the Travel Insured Group Deluxe Protection Plan with or without Cancel for Any Reason please mail this form with a check to:

Select International Tours
85 Park Avenue
Flemington, NJ 08822
(908) 237-9262

APPLICATION:

Applicant Name(s): _____

Trip Name: _____

Trip Dates/Tour #: _____

Phone: _____

Zip: _____

Email: _____

Trip Cost: _____

Optional CFAR* (please circle): YES NO

Premium Amount: _____

Applicant Signature _____

Travel Insured International®
P: 800-243-3174

www.travelinsured.com

GENERAL LIMITATIONS AND EXCLUSIONS

Insurance benefits are not payable for any loss due to, arising or resulting from: 1. 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; 2. an act of declared or undeclared war; 3. 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; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition; 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Policy. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

The following limitation applies to Trip Cancellation: All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

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.

Purchase up to final Trip Payment for Pre-Existing Condition Waiver!

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased before final trip payment for the trip, for the full non-refundable cost of the trip and the booking for the covered trip is the first and only booking for this travel period and you are not disabled from travel at the time you pay the premium

This document contains highlights of the plan. The plan contains insurance benefits underwritten by the United States Fire Insurance Company. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2015. The plan also contains non-insurance Travel Assistance Services that are provided by an independent organization, and not by United States Fire Insurance Company or Travel Insured International. Coverages may vary and not all coverage is available in all jurisdictions.

DETAILS OF COVERAGE

Insurance benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements when You are prevented from taking or completing Your Covered Trip due to:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for Losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: (i) the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water. Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or before the Effective Date of Your Trip Cancellation coverage;
- e) a documented theft of passports or visas
- f) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g) Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Certificate has been purchased within 14 days of the date Your initial deposit/payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- h) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- k) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- l) involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- m) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- n) Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
- o) Your normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after the Plan Effective Date and be verified by medical records;
- p) the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Trip Cancellation; and 2) cause the classes to extend beyond the Scheduled Departure Date of Your Trip. Extensions due to extra-curricular or athletic events are not covered;
- q) Mandatory evacuation ordered by local government authorities at Your Trip Destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
- r) A transfer of You or Your Traveling Companion by the employer by whom You or Your Traveling Companion are employed on Your Effective Date which requires their principal residence to be relocated;
- s) You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required;
- t) You, Your Traveling Companion or Family Member traveling with You are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
- u) Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible.

Travel Delay: The Insurer will reimburse You for covered expenses on a one time basis, up to the maximum shown in the Schedule of insurance and other coverages, if You are delayed en route to or from the Covered Trip for 6 or more hours due to a covered reason.

Baggage/Personal Effects: The Insurer will reimburse You up to the maximum shown on the Schedule of insurance and other coverages for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement.

Emergency Accident and Sickness Medical Expense: The Insurer will pay benefits up to the maximum shown on the Schedule of insurance and other coverages, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the Covered Trip or a Sickness which first manifests itself during the Covered Trip.

Emergency Medical Evacuation: The Insurer will pay, subject to the limitations set out herein, up to the maximum shown on the Schedule of insurance and other coverages, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip.

Cancel For Any Reason Protection: Optional Coverage applies only when requested on the application and the appropriate additional plan cost has been paid. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided You cancel Your Trip more than 48 hours prior to your Scheduled Departure Date. This benefit is not available to residents of New York State.

