

Travel Insurance FAQ

“Do Extended Tours include Travel Insurance?”

No. If you would like Travel Insurance, you will need to purchase your own insurance.

For Trips planned by Spring Lake Park Recreation we recommend Travel Insured International, see link below. Or call 1-855-752-8303 or 1-800-243-3174 or email customercare@travelinsured.com Please be sure to mention our Agency #46142 when you call or email.

For Tours that we are coordinating with an independent Travel Group please see their trip insurance offerings. Cost will vary depending on trip destination.

Basic Information for Tours not planned with a Travel Company but by SLP

“How much does Travel Insurance Cost?”

Individual Travel Insurance prices vary by person. The cost is based on the following:

- Your age.
- The total price of your trip & the specific trip you are participating in.
- The amount of Insurance Coverage you elect to purchase.
- Whether you choose to purchase an optional “Cancel for Any Reason” coverage.

“Is there a deadline to purchase Travel Insurance?”

Yes. Before you send us your first deposit check, please research and decide which Travel Insurance Policy you would like to purchase. If you would like to purchase a plan that includes an optional “Cancel for Any Reason” coverage, then you must purchase your plan within 21 days of paying your first deposit to us. For Collette Tours you must purchase at time of reservation.

“Registering for a trip”

Step 1: Research and decide which Travel Insurance Plan you’d like to purchase

You can receive a price quote on [Travel Insured International’s website](#).

You can also see a summary of the plans on the attached Travel Insured Flyer below.

Step 2: Fill out a Registration Form.

Each person must fill out their own individual registration form for the tour, one per person. Registration Forms are available on our website or in our office.

Please return your registration form & check to:
Recreation Department
1301 81st Avenue NE
Spring Lake Park, MN 55432

(continued on next page)

Step 3: Mail in a check with a \$100 deposit per person.

Unrelated roommates or friends must pay with separate check deposits. You may pay with CASH by dropping off an envelope with your registration form included in the secure 24/7/365 dropbox in City Hall's lobby.

Remember: The 21 day "countdown" begins on the date listed on your check.

Step 4: Purchase your Travel Insurance Plan.

Important: If you want to purchase a Travel Insurance Plan that includes "Cancel for Any Reason" coverage, you must do it within 21 days of writing your check. You may purchase any other plan (without Cancel for Any Reason) up to 48 hours prior to departing for your trip.

You can purchase a plan online here:

<http://www.travelinsured.com/agency?agency=46142>

Or you can call to purchase a plan by calling the phone numbers listed on the flyers below.

Please be sure to mention our Agency #46142 when you call. Or call 1-855-752-8303 or 1-800-243-3174 or email customercare@travelinsured.com

"What if Spring Lake Park cancels the trip?"

If Spring Lake Park Recreation cancels any Extended Tour for any reason, we will always notify you before the registration deadline that we are canceling the trip, and you will receive a full refund of any payments you made to Spring Lake Park Recreation. Your insurance premiums may be able to be credited to a future trip, depending on Travel Insured's policies. You will need to call the Travel Insurance company to tell them your trip was cancelled.



TRAVEL INSURED INTERNATIONAL[®]

A CRUM & FORSTER COMPANY

www.travelinsured.com

Insurance Benefits	WORLDWIDE TRIP PROTECTOR	WORLDWIDE TRIP PROTECTOR LITE
Trip Cancellation**	Up to 100% of Trip Cost*	Up to 100% of Trip Cost*
Trip Interruption***	Up to 150% of Trip Cost*	Up to 100% of Trip Cost*
Trip Delay	\$1,500 (\$200 per day) - 3 hours	\$300 (\$100 per day) - 12 hours
Change Fee	\$250	\$250
Itinerary Change	\$500	n/a
Frequent Travel Reward	\$250	\$250
Single Supplement	Included	Included
Missed Tour or Cruise Connection	\$500 - 3 hours	\$300 - 12 hours
Pet Kennel	\$500 (\$50 per day)	n/a
Medical Evacuation and Repatriation of Remains	\$1,000,000	\$100,000
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000	n/a
Baggage and Personal Effects	\$1,000 (\$250 per article)	\$750 (\$250 per article)
Baggage Delay	\$500 - 3 hours	\$200 - 12 hours
Accident & Sickness Medical Expense	\$100,000	\$10,000
<i>Dental Expense</i>	\$750	\$750
24-Hour Accident Death and Dismemberment	\$10,000	n/a
Pre-existing Medical Conditions Exclusion Waiver	Available ¹	n/a

Optional Upgrade Benefits (Available for an additional cost.)

Cancel for Any Reason*** ¹	Up to 75% Trip Cost*	n/a
Interruption for Any Reason** ¹	Up to 75% Trip Cost*	n/a
Cancel for Work Reasons** ¹	Included under Trip Cancellation	Up to 100% Trip Cost*
Accident Death and Dismemberment Air Flight Only	Up to limit purchased	Up to limit purchased
Medical Evacuation and Repatriation of Remains	n/a	Additional \$100,000
Additional Accident & Sickness Medical Expense	n/a	\$10,000
Baggage & Personal Effects - Electronic Equipment	\$2,000	n/a
Event Ticket Registration Fee Protection	\$1,000	n/a
Rental Car Damage and Theft Coverage	\$50,000	\$25,000
Travel Inconvenience	\$750 (\$250 each)	n/a
Travel Inconvenience - Bed Rest	\$4,000	n/a

* Up to the lesser of the Trip Cost paid or the limit of coverage on Your confirmation of coverage.

** Not applicable when \$0 Trip Cost displayed on Your confirmation of coverage.

*** For Worldwide Trip Protector only: \$500 return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage. For Worldwide Trip Protector Lite, Trip Interruption is not applicable when \$0 Trip Cost displayed on Your confirmation of coverage.

⁺ Cancel for Any Reason must be added at the time of original plan purchase.

¹ Must be purchased within the time sensitive period (Cancel for Work Reasons' time sensitive period is different). Additional terms apply.

Non-Insurance Worldwide Assistance Services are included in both plans and include:

Medical or Legal Referral, Inoculation Information, Hospital Admission Guarantee, Telemedicine, House Calls, Translation Service, Lost Baggage Retrieval, Passport/Visa Information, Emergency Cash Advance, Bail Bond, Prescription Drug/Eyeglass Replacement, ID Theft Resolution Service, Concierge Service, and Business Concierge

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. 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 C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. 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 may be compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: P.O. Box 6503, Glastonbury, CT 06033; 800-243-3174; customercare@travelinsured.com; California license #0113223. 03.01.2021 | T-17709 | AH-2958