

Do you want to insure your trip investment?

We offer the opportunity to insure any of our featured trips. A Certificate of Insurance is available for review upon request. Anyone selecting insurance coverage will automatically receive a Certificate of Insurance upon receipt of insurance premium. **Brief description of coverage:** The offered plan protects you, for a nominal premium, if you need to cancel your trip for covered reasons prior to departure or if other covered unforeseen circumstances arise during your trip. The plan does not cover a change of mind, war, civil disorder, nuclear reaction, contamination or terrorist acts.

Coverage: *Trip Cancellation & Interruption (up to the amount paid for trip)
 *Medical Expense *Emergency Medical Transportation
 *Accidental Death & Dismemberment *Travel Delay

Notation: Trip Cancellation and Interruption pays lost deposits and additional expenses due to: Unforeseeable sickness, injury, or death of you, a traveling companion or family member; weather conditions causing delay or cancellation of travel; your home being made uninhabitable by fire, flood, vandalism, burglary or natural disaster; your being subpoenaed, required to serve on jury duty, hijacked or quarantined; being involved in or delayed due to a traffic accident en route to departure.

Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, PA
 a member of the AIG Companies.

**PRE-EXISTING MEDICAL CONDITION EXCLUSION
 APPLICABLE TO ALL COVERAGES:**

Insurance will not pay for loss or expense incurred as the result of injury, sickness, or other condition of you, a traveling companion, or immediate family member of you or your traveling companion which manifests itself during the 60-days immediately preceding and including your coverage effective date, unless the condition is controlled through the taking of prescription drugs or medication and remains controlled throughout the 60-day period. A sickness has manifested itself when medical care, treatment, or diagnosis has been given.

**PRE-EXISTING MEDICAL CONDITION
 EXCLUSION WAIVER:**

If insurance is purchased within 7 days of the initial trip payment the Pre-Existing Condition Exclusion will be waived. This is applicable to all coverages contained in the policy. You must be medically able to travel when you pay your plan cost. In the event that a claim is filed, the injury or illness must be substantiated to the Claims Department.

Insurance must be purchased no later than your final trip payment date.

Premium is based on cost of trip ~ Make insurance premium check payable to **F & L Tours**
 For additional information or to obtain Certificate of Insurance for review
 please call Ruth at **F & L Tours** ~ 941.575.9595

Rates apply to motorcoach trips only

Tour Cost	Premium	Tour Cost	Premium
\$ 0 - \$ 100	\$ 13	\$1101 - \$1500	\$ 100
\$ 101 - \$ 300	\$ 19	\$1501 - \$2000	\$ 140
\$ 301 - \$ 500	\$ 32	\$2001 - \$2500	\$ 180
\$ 501 - \$ 700	\$ 48	\$2501 and up —	\$7 per
\$ 701 - \$ 900	\$ 64		\$100 of coverage
\$ 901 - \$ 1,100	\$ 80		