

TO: All 2011 Choir Tour Members

FROM : Chuck Kraemer

RE: Travel Protection Plan

Enclosed is a one page summary of:

1. The travel protection plan included as a part of the tour costs (Plan 1) and
2. The Deluxe Optional Coverage available (Plan2) which includes Plan 1.

There are a number of important advantages in Plan 2:

1. The Accident & Sickness expense (Doctors , Hospitals, Lab Fees, Drugs, etc.) is \$25,000 rather than \$1,000.
2. Trip Cancellation or Trip Interruption(See definitions of both in Travel Protection Plan booklet) In stead of a \$600 refund the refund would be up to the Amount Paid, which could be close to \$3,500.
3. If you cancel the trip for any reason not covered under Trip Cancellation or Trip Interruption you could receive 75% refund of the total amount paid. Plan 1 alone would not provide any refund.

The cost to add Plan 2 would be that found in the \$2,501-\$3,000 category since there is a \$600 credit for Plan 1 resulting in a cost per person of \$170.

If the enrollment form and premium are received by May 30, 2010 the pre-existing limitation will be waived.

Both the enrollment form and premiums must be received by May 1, 2011 for coverage to be available.

My suggestion. Complete the enrollment form with the premium payment made out to Music Celebrations International and send it to them at the address shown at the bottom of the enrollment page. If 2 people in the same family are going only 1 enrollment form is needed but list each name to be covered.

Please call me at 847-234-6259 or cell 847-651-7146 if you have any questions.

Happy Traveling



Chuck Kraemer



MUSIC CELEBRATIONS INTERNATIONAL TRAVEL PROTECTION PLAN!!!

(Deluxe - Rev 02/10)

ATTN: All Tour Participants

Music Celebrations (MCI) strongly recommends adding the **Plan 2 Deluxe** Optional Upgrade Coverage which includes **Cancel For Any Reason** coverage. To add this option, the full trip cost must be insured especially for those trips that exceed \$600 per person. This is the best way to provide coverage in the event of an unexpected Trip Cancellation, Trip Interruption, or Trip Delay.

Each participant must sign the attached waiver and return it to the Director whether they choose to purchase **Plan 2 Deluxe** or not. **MCI must be able to prove that this insurance was offered and made available to each participant.**

Your automatic coverage **already includes \$600*** of Trip Cancellation/Interruption/Delay protection in Plan 1. To calculate the additional coverage needed, take the **TOTAL COST** of the **CONCERT TOUR**, less **\$600 for the amount to be insured**. The **Plan 2 Deluxe** premiums are listed below.

Coverage	Plan 1 – Basic Provided by Music Celebrations	Plan 2 – Deluxe Optional Upgrade Total Coverage Provided for Plan 1 & Plan 2
Accident & Sickness Medical Expense	\$1,000	\$25,000
Emergency Evacuation	\$50,000	\$50,000
Trip Cancellation	\$600*	Up to Trip Cost selected
Trip Interruption	\$600	Up to Trip Cost selected
Missed Connection	\$600	\$750
Travel Delay (Up to \$150/day)	\$600	\$750
Baggage & Personal Effects	\$300	\$1,500
Baggage Delay	Not available on this plan	\$250
Accidental Death & Dismemberment	\$10,000	\$25,000
Cancel For Any Reason Waiver	Not available on this plan	75% of Trip Cost

Plan 2 DELUXE – OPTIONAL UPGRADE PREMIUMS

TRIP COST	PREMIUM	TRIP COST	PREMIUM
UP TO \$250	\$35	\$2001 - \$2500	\$149
\$251 - \$500	\$42	\$2501 - \$3000	\$170
\$501 - \$750	\$59	\$3001 - \$4000	\$207
\$751 - \$1000	\$68	\$4001 - \$5000	\$249
\$1001 - \$1500	\$92	\$5001 - \$6000	\$264
\$1501 - \$2000	\$110	\$6001 - \$7500	\$309

FOR QUESTIONS REGARDING THE TRAVEL INSURANCE CALL 800-888-7292

Music Celebrations International / 1440 S. Priest Dr. Ste 102 / Tempe, AZ 85281
(480) 894-3330 / (800) 395-2036 / Fax (480) 894-5137

IMPORTANT REASONS TO PURCHASE TRAVEL INSURANCE

- **WILL YOU BE PROTECTED** if you have to **cancel or interrupt** your trip for a covered reason?
Some of the reasons covered under the Music Celebrations Program are: illness, accident, death, air carrier delays or cancellations due to weather, mechanical, or labor strikes that affect public transportation.*
- **WILL YOU BE PROTECTED** if you become **ill** while traveling?*
- **NOTE: Every year we deal with very unfortunate last-minute cancellations due to ill health or an accident of the tour participant or a close relative. Although we do provide some benefits, the \$600 Cancellation coverage included does not begin to cover the total losses in such cases.***

This plan is underwritten by: United States Fire Insurance Company, Eatontown, NJ. Benefits are administered by Trip Mate, Inc. (In CA, dba Trip Mate Insurance Agency). 9225 Ward Parkway, Suite 200, Kansas City, MO 64114.

*This is a brief description of the plan available. For more information ask for the Travel Insurance Certificate which fully details the coverage, provisions, limitations, and exclusions of the insurance offered and is available upon request, at any time prior to your purchase of the plan. **The Travel Protection Plan payment is non-refundable.**

IMPORTANT NOTES:

- Plan 2 DELUXE coverage is **NOT** in effect until payment is received by Music Celebrations.
- Payment for Plan 2 Deluxe must be made no later than 60 days prior to your departure.
- **All Waiver forms must be turned in to the Director – we need one completed per participant.**

ENROLLMENT FORM – (*For Music Celebrations International*)

Trip Information	
Agency Name: Music Celebrations International	Agency Plan ID#: F374D
Name of Group Must have group Name to process: First Presbyterian Church of Lake Forest	
Departure Date:	Return Date:

Payment Information – Please complete & return to the <u>Director</u>	
(Please Print) Name:	
Address:	
City, State, Zip:	
Telephone Number:	Email:

Age	Total Cost of Concert Tour	Less Amount in Part 1	Additional Trip Cost to be Insured	Plan 2 Deluxe – Optional Upgrade Premium – (Select from Table)
	\$ 3,500	- (\$600)	= \$ 2,900	\$ 170

___ Enclosed is my check in the amount of \$ _____ for the **Plan 2 DELUXE** Optional Upgrade Insurance.
Check or Money Order Only. Please make check payable to Music Celebrations International.
The Travel Protection Plan payment is non-refundable.

___ I have read the Optional Insurance available in Plan 2 Deluxe and have chosen **NOT** to participate.

Signature: _____ Date: _____

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