

**TGAC – Travel Insurance information for flight and ground tour bookings**

Please note: TGAC only provides information and suggestions in order for you to find an individual Travel Insurance plan and quote. It is the responsibility of each traveler to purchase the proper Travel Insurance for flights & ground trips in time.

Without Travel Insurance you will not be protected for:

- ▶ Money lost if your trip is cancelled or interrupted.
- ▶ Additional expenses associated with trip / flight delay.
- ▶ Emergency medical expenses while on your trip.
- ▶ Emergency evacuation and acts of terrorism.
- ▶ Money lost if your airline files for bankruptcy or financial insolvency.

TGAC usually does not include Travel Insurance in the original ground tour package because quotes heavily vary depending on the age, gender, individual needs of the traveler(s) and on the actual amount of trip costs to be covered.

By purchasing Travel Insurance you will be protecting not only your well-being, but also your financial investment in your trip. Always see the detailed insurance plans for coverages, benefit limits, definitions, claim procedures & premiums.

TGAC recommends to compare travel insurance plans at **InsureMyTrip.com**

<http://www.insuremytrip.com>

At InsureMyTrip.com you can easily compare a wide range of essential and premier travel products and purchase Travel Insurance for your journey. It makes it easy to find and compare the rates, benefits and individual covering options. Know your general insurance situation, your personal risk, your individual needs.

How do I determine how much to insure?

You can freely determine the (non-refundable) trip costs you want to be covered. This gives you the option – as an example – to purchase a “Cancel for Any Reason” Travel Insurance for the costs of a non-refundable airfare you have booked individually in addition to the TGAC / CULTOURINARIA ground package – in case the ground trip will be cancelled due to insufficient number of travelers.

“Regular Travel Insurance” or “Cancel for Any Reason Travel Insurance”?

For medical and other emergencies prior to and/or during a trip, a **regular Travel Cancellation / Interruption Insurance package plan** is sufficient. In order to protect the cost of your non-refundable individual flight in case of a ground trip cancellation and/or to protect the cost of your ground trip in case you change your mind (see TGAC terms & conditions for cancellation dates and fees), you would need a **“Cancel for Any Reason”** Travel Insurance plan. To pick the right plan for your situation / needs, always check plan-specific details of coverage and limits carefully. Also check your health insurance plan for coverage abroad and/or your life insurance plan. Travel insurance package quotes mostly depend on the amount of baggage / medical / dental / emergency evacuation coverage and flight accident option. If you are worried that you might need to cancel because of work, pick a plan with **“Cancel For Work Reason”** benefits. If a serious medical condition was detected within a specific period of time prior to the purchase of travel insurance, you need to include a **“Pre-Existing Conditions Waiver”**. Travel Insurance plans with “Cancel for Any Reason” or “Pre-existing Conditions Waiver” mostly have to be purchased within 10 - 21 days of your **initial trip payment**. This is the date that money first exchanged hands = the date the check is written or the date we confirm your booking and the receipt of the deposit payment (depending on the travel insurance company).

TGAC’s host agency ITH cooperates with selected Travel Insurance Companies:

**AccessAmerica, Global Alert!, M.H. Ross, Travel Guard, Travel Insured, Travelex, CSA and TravelSafe.**

If you choose a Travel Insurance plan with one of the companies mentioned above, please let us know. TGAC is entitled to receive a commission on Travel Insurance policies purchased for our tour customers, but only if TGAC purchases insurance directly with the insurance company. This way we don’t need to charge you a service fee for consulting and purchasing the right insurance plan for you.

TGAC as travel planners can only provide general assistance for you to choose the right plan for your individual needs. If you have questions about specific travel insurance plan details and what’s best in your situation, please contact the insurance company of your choice directly – they are the professional experts.