



## DOORWAYS' GUIDE TO TRIP CANCELLATION INSURANCE FOR FAMILY GROUPS

Family groups usually get the best coverage at the lowest cost by dividing the cost of your villa by the number of people and insuring everyone under the Comprehensive Protection Plan (one policy per household). The following example shows you the difference between dividing the cost equally among all travel companions and having two people insure the entire cost of the villa.

Let's say a family of 8 is renting a villa that costs \$12,000/week. The group consists of two grandparents (ages 76-80) and two families. Family #1 is two adults (ages 36-50) plus two children. Family #2 has one adult (age 51-60) plus one child:

### SCENARIO #1: Grandparents cover the total cost of the villa:

Cost of villa (\$12,000) / number of people (2)=\$6,000	\$6,000
Airfare is \$800 per person	<u>\$ 800</u>
Total non-refundable trip cost	\$6,800 per person
Tour Cost Band: \$6,001-\$6,500	
Premium per person \$672 per person x 2	
<b>TOTAL</b>	<b>\$1,344</b>

*Only the grandparents are covered for trip cancellation or interruption, emergency medical, baggage loss, etc.*

### SCENARIO #2: Villa cost is shared and everyone is insured under the Comprehensive Plan

Cost of villa (\$12,000) / number of people (8)=\$1,500	\$1,500
Airfare is \$800 per person	<u>\$ 800</u>
Total non-refundable trip cost	\$2,300 per person
Tour Cost Band: \$2,001-\$2,500	
Premium per person \$ 82 (age 0-35) x 3	\$ 246
\$109 (age 36-50) x 2	\$ 218
\$118 (age 51-60) x 1	\$ 118
\$248 (age 76-80) x 2	\$ 496
<b>TOTAL</b>	<b>\$1,078</b>

*Cost is lower, and coverage is better. Everyone is insured!*

**STILL CONFUSED? CALL US!**