



TO INSURE OR NOT TO INSURE?

DOORWAYS' GUIDE TO TRIP CANCELLATION INSURANCE

Doorways highly recommends the purchase of trip cancellation insurance to cover the **non-refundable** costs of your trip. You do not need to insure car rentals or hotel reservations, which are refundable. Non refundable costs include:

- Villa or apartment rental
- Airfare

We recommend Travel Insured International. **To get the best coverage, you must insure within 10 days of paying your deposit.** (See the *Pre-Existing Condition Waiver* in the brochure.)

If you wish to purchase insurance, please fill out the form and fax it, with your credit card information, to us (610 520-0807). If, after reading the insurance brochure, you decide not to purchase trip cancellation insurance, please sign the Travel Insurance Waiver, below, and mail or fax it to us.

To calculate your premium, see the chart in the brochure. It is best to divide the cost by the number of people and to list everyone on the insurance so each person is covered for baggage loss, trip delay, emergency medical, etc. One policy should be issued per family, listing everyone in the household.

Here is an example of how to calculate your premium:

The best coverage is the Comprehensive Protection Plan.

- **Divide the cost of your accommodations by the number of people.**
Example: If \$3,000 is the cost of a villa for 6p, the cost per person is \$500.
- **Add your estimated airfare if you wish to insure your airfare now; or you can add to your policy later (but you will need to do it within 10 days of booking your airfare).**
Example: Using the villa cost above, if you estimate your airfare to be \$800, the total of your non-refundable costs would be \$1,300 per person.
- **Follow the Tour Cost Band on the left to find the above amount.**
Example: \$1,001-\$1,500
- **Determine your premium according to age.**
Example: If you are under 41, your premium would be \$49 per person. If you are 41-60, the premium would be \$58 per person. For 61-70, the premium is \$89, etc.

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- Yes, I want insurance for my trip!
 No, I am not interested in insurance protection to cover the non-refundable costs of my trip (villas, apartments, flights, etc.).

Name: _____

Signature: _____

Date: _____