



## EcoTeach 2012 Trips: Travel Insurance Overview

EcoTeach purchases travel insurance through Travel Insured. As EcoTeach is not providing the coverage, it makes no warranty as to the terms of the coverage. Participants must review the policy terms and conditions and determine if the insurance meets their needs, as EcoTeach can not and does not make any representations that the policy it purchases meets a participant's needs. Participants should always consider obtaining their own coverage for any trip to make sure their concerns and needs are met.

This description is based on coverage as provided by Travel Insured as of September 2010.

**COMPREHENSIVE INSURANCE:** EcoTeach includes a travel insurance policy from Travel Insured in the trip cost. This policy does NOT include trip cancellation nor trip interruption coverage.

### Comprehensive Schedule Of Coverage

Trip Delay .....	\$750 (\$150/day)
Baggage & Personal Effects .....	\$1,500 (\$250 per article)
Baggage Delay .....	\$300
Emergency Accident & Sickness Medical Expense .....	\$25,000
Emergency Evacuation & Repatriation .....	\$100,000
Worldwide Emergency Assistance Services .....	Included

**UPGRADE TO CANCELLATION & TRIP INTERRUPTION COVERAGE:** For an additional fee, a participant can upgrade to a policy which includes cancellation and trip interruption coverage for specified reasons. If purchased within 14 days of your initial deposit, the pre-existing conditions exclusion is waived.

### Cancellation & Trip Interruption Schedule Of Coverage

All coverage listed above, plus:

Trip Cancellation .....	Trip Cost
Trip Interruption .....	150% of Trip Cost

**CANCEL FOR ANY REASON OPTION:** Participants who upgrade their policy can choose to purchase it with the "Cancel for Any Reason" option.

### Cancel for Any Reason Option Description & Conditions

- This option provides for reimbursement of 75% of the trip cost for cancellations due to reasons not otherwise covered under the comprehensive plan.
- The plan **must be purchased within 14 days of the initial trip deposit.**
- The cancellation must be made 48 hours or more prior to scheduled departure.
- This option is not available in WA.

**TRAVEL INSURANCE COST:** For 2012 Trips, the costs for these policies are as follows:

\$0.00	Comprehensive Policy (included in the trip cost, and automatically purchased)
\$100.00	Comprehensive Policy Upgrade with the Cancellation & Trip Interruption Option
\$150.00	Comprehensive Policy Upgrade with the "Cancel for any Reason" Option

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