



Music Celebrations International Travel Protection Plan

ATTN: All Tour Directors

Music Celebrations is pleased to offer you the following options to protect your group's financial investment against the unexpected. Whether someone has to cancel due to an illness or their belongings are stolen during the trip, the following travel insurance plans will help protect any out-of-pocket losses for your group members.

It is **extremely important** that these plans are offered when discussing the trip with your group participants so they have the opportunity to insure their full trip cost in a timely manner. If you don't and they have to cancel their trip they will be out-of-pocket for the cancellation fees which can amount to several thousand dollars. Don't take a chance at being liable for not offering them the travel insurance options.

Music Celebrations Provides - A basic insurance plan to all participants. This coverage is automatically included in the cost of the trip. This plan only includes \$600 of Trip Cancellation and Trip Interruption coverage which may not cover all of the cancellation penalties (see Tour Leader Responsibility). It also includes some basic coverage for Medical, Evacuation and Baggage.

Tour Director Responsibility – Important factors for you to consider: **1)** How much is the trip per person? **2)** What are the cancellation penalties? Refer to MCI's terms and conditions. **3) Offer Plan II Deluxe as an Upgrade for the Insurance to fully protect your tour participants.** The upgrade provides higher limits of coverage for Medical, Trip Cancellation and Trip Interruption, Travel Delay and Baggage.

Tour Participant Responsibility – To review the coverage offered and make the decision of whether they want to fully insure their trip or be at risk of not having enough coverage in the event of a cancellation. Each participant must sign the attached waiver and return it to the Tour Director whether they choose to buy the Plan II Deluxe Upgrade or not.

NOTE – Most trips cost more than \$600 per person. It is important to offer the Plan II Deluxe Upgrade to your tour participants so they can protect their financial investment in the event of an unexpected cancellation.

The coverage provided by both the Basic and the Plan II Deluxe Upgrade are:

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

Note: The Plan II Deluxe Upgrade increases all benefits except Emergency Evacuation.

***The Basic plan provided by Music Celebrations only provides \$600 of Trip Cancellation Coverage. It is important to remember that your tour participants trip cost may be higher than \$600 and they will be responsible for cancellation penalties over that amount if they have to cancel their trip due to an illness, accident or other covered reason. To fully protect their trip cost they should add the Plan II Deluxe – Upgrade so that they are insured for the actual cost of their trip.**

How to determine the premium:

Your tour participants **already have \$600** of Trip Cancellation/Interruption/Delay protection in **Plan I**. To calculate the additional coverage needed, take the **TOTAL COST** of the **CONCERT TOUR**, less **\$600** for the amount to be insured. The **Plan II Deluxe** premiums are listed below. *Refer to the Travel Insurance Certificate for complete coverage details for both Plans I & II.*

PLAN II DELUXE – UPGRADE PREMIUMS - (OPTIONAL)

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



**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: Naperville Chorus	
Departure Date:	Return Date:

Payment Information – Please complete & return to the Director	
(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)
	\$ -	(\$600)	= \$	\$

___ 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:** _____

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**