

# Protection Plans



## CHOOSE A PROTECTION PLAN

Peace of mind is key—make sure you have the level of protection that’s right for you. Your Encore Tours program fee includes Basic Protection coverage. **Encore Tours recommends that participants upgrade to our Ultimate or Ultimate-Plus Protection Plans, which offer enhanced on-tour coverage plus the ability to cancel for any reason\* and receive a full refund.** For details of plan policies, please see the “Protection Plans” section on page 7 of this booklet.

	INSURANCE COVERAGE	CANCELLATION REFUND POLICY	RATE
<b>ULTIMATE-PLUS PROTECTION PLAN</b>	<b>MOST ENHANCED</b> health coverage, program interruption, instrument insurance, baggage delay/loss and travel delay protection while on tour.	<b>MOST ENHANCED</b> cancellation refund policy.** Cancel for any reason* and receive a 100% cash refund (less the cost of the protection plan itself).	\$55 per day for overseas tours \$25 per day for U.S./Canada tours \$100 surcharge for participants age 66+ Must be selected and paid for no later than 130 days before departure.
<b>ULTIMATE PROTECTION PLAN</b>	<b>ENHANCED</b> health coverage, program interruption, instrument insurance, baggage delay/loss and travel delay protection while on tour.	<b>ENHANCED</b> cancellation policy.** Cancel for any reason and receive a full refund (less the cost of the protection plan itself). Note: Some of your refund will come as a future travel voucher.	\$40 per day for overseas tours Not available for U.S./Canada tours \$100 surcharge for participants age 66+ Must be selected and paid for no later than 130 days before departure.
<b>BASIC PROTECTION PLAN</b>	<b>STANDARD</b> health coverage, program interruption, and travel delay protection while on tour. No baggage delay or instrument coverage.	<b>STANDARD</b> cancellation policies apply in all cases.	Included in program fee.

Plans must be purchased for the entirety of the tour, including departure and return dates. \*Cancel for any fortuitous reason in NY. \*\*For Residents of MN, MO, NY and WA Only: The Encore Tours Pre-Departure Cancellation Fee Waiver can be purchased separately from the overall Travel Protection Plan. Contact Encore Tours at [accounts@encoretours.com](mailto:accounts@encoretours.com) to purchase the Cancellation Fee Waiver separately.

## ON-TOUR COVERAGE

Your Encore Tours program fee includes Basic Protection Plan coverage. Health Protection and Travel Delay/Quarantine coverage is underwritten by Crum & Forster SPC under Policy #CC001381-ET and supported by the Team Assist Plan. Full plan details are available at <https://acis.com/acis-encore-tours-ontour-plan/>.

Coverage	Basic Protection Plan <b>GOOD</b>	Ultimate Protection Plan* <b>BETTER</b>	Ultimate-Plus Protection Plan <b>BEST!</b>
<b>Health Protection</b> Includes 24 hour medical assistance, consultation, monitoring and emergency evacuation where deemed necessary by Team Assist. Health coverage isn’t available for trips within the U.S.	Coverage up to \$15,000. \$200 deductible.	Coverage up to \$50,000. No deductible.  Team Assist will pay up to \$1,500 for an immediate family member to travel to the trip destination in the event that a participant under age 21 is hospitalized for more than 48 hours or more than 1 week if age 21 or older.	
<b>Trip Interruption</b> Medical and other interruption reasons as stated below.	Up to \$250 toward the cost of a one-way economy ticket to the United States.	Up to \$1,500 toward the cost of a one-way economy ticket to the United States.	
<b>Baggage Delay/Loss</b>	No coverage is included.	If bags are lost or delayed for more than 24 hours on your outbound journey, Encore Tours will pay \$200 for emergency purposes. If bags are stolen or lost, up to \$1,000 total will be reimbursed by Team Assist if a signed police or airline report accompanies the claim. (Of this, up to \$200 reserved for loss of photographic or electronic equipment.) \$50 deductible applies.	
<b>Instrument Coverage**</b>	No coverage is included.	If instruments are lost or stolen, a total of up to \$1,000 will be reimbursed by Team Assist if a signed police or airline report accompanies the claim. If instruments are damaged, a total of up to \$1,000 will be reimbursed by Team Assist with accompanying repair bills. A \$50 deductible will apply.	If instruments are lost or stolen, a total of up to \$5,000 will be reimbursed by Team Assist if a signed police or airline report accompanies the claim. If instruments are damaged, a total of up to \$5,000 will be reimbursed by Team Assist with accompanying repair bills. A \$50 deductible will apply.
<b>Travel Delay Protection</b>	If your trip is delayed 12 or more hours, up to \$150 per day of traveling expenses will be reimbursed by Team Assist up to a maximum of \$1,500. Travel Delay Protection coverage also applies if you are forced into medical isolation overseas by a recognized government authority due to having, or being suspected of having, a contagious disease.		

**Protection plans must be selected and premiums paid in full in order to be activated.** \*The Ultimate Protection Plan is only available for tours outside of the U.S./Canada.

\*\*Coverage amounts are calculated on the basis of the depreciated standard for the individual’s specific instrument claimed and its average usable period. Police or security incident report and demonstrated precautions for safekeeping of instrument are required for eligibility. Team Assist is entitled to make reasonable repair or salvage efforts to restore the instrument or to keep the instrument in place of the replacement instrument. Valid receipts of replacement goods and repairs are required.

Encore Tours Protection Plans are updated each fall for the following travel year. Once finalized, a Health and Program Cancellation/Interruption Coverage booklet that outlines the specific coverages in place for the upcoming year will be available online.

## CANCELLATION COVERAGE

Cancellation coverage is underwritten by the Zurich American Insurance Company and Encore Tours.

Full plan details are available at <https://policy.covermore.us/366ZA-0123>. Refund amounts include the cost of overseas health protection.

	Basic Protection Plan	Ultimate Protection Plan	Ultimate-Plus Protection Plan
<b>Refund for Overseas Tours when Cancelling for Any Reason</b>			
180+ days prior to departure	All payments less \$200	Full refund less \$200	Full refund less \$200
179-130 days prior to departure	All payments less \$500	Full refund less \$200 Travel Voucher (and the cost of the protection plan itself)	Full refund (less the cost of the protection plan itself)
129-90 days prior to departure	All payments less \$750	Full refund less \$225 Travel Voucher (and the cost of the protection plan itself)	
89-65 days prior to departure	All payments less \$1,250	Full refund less \$325 Travel Voucher (and the cost of the protection plan itself)	
64-30 days prior to departure	All payments less \$2,000	Full refund less \$500 Travel Voucher (and the cost of the protection plan itself)	
29-4 days prior to departure	No refunds	Full refund less Travel Voucher for 25% of total payments (and the cost of the protection plan itself)	
Less than 4 days prior to departure	No refunds	No refunds	No refunds
<b>Refunds when Cancelling for Covered Reasons Outlined in Plan Contract</b>			
Any date up to departure	Standard refunds above apply	Full cash refund (less the cost of the protection plan itself)	

## CANCELLATION COVERAGE FOR TOURS WITHIN THE U.S./CANADA

	Basic Protection Plan	Ultimate-Plus Protection Plan
<b>Refunds when Cancelling for Any Reason</b>		
130+ days prior to departure	All payments less \$200	Full refund (less the cost of the protection plan itself)
129-90 days prior to departure	All payments less \$300	
89-31 days prior to departure	All payments less \$600	
30-4 days prior to departure	No refunds	
Less than 4 days prior to departure	No refunds	No refunds
<b>Refunds when Cancelling for Covered Reasons Outlined in Plan Contract</b>		
Any date up to departure	Standard refunds above apply	Full cash refund (less the cost of the protection plan itself)

# Cancellation Coverage Details

The **Ultimate-Plus Protection Plan** offers a full refund in cash for any reason up to 4 days before departure. Within 4 days of departure until your trip departs, full refunds are only available for medical, job loss and other covered reasons.

The **Ultimate Protection Plan** offers a full refund up to 4 days before departure as well, but these come in a combination of cash and future travel vouchers (see chart above). For medical, job loss and other covered reasons listed in the policy, refunds will be paid fully in cash at any time until your trip departs.

The **Basic Protection Plan** is intended to provide core health and travel delay protection on tour and does not offer any special cancellation benefits for medical or job loss-related reasons.

### PROVISION OF REFUNDS

All cancellation refunds will be processed and issued by Encore Tours. Benefits when Cancelling for Any Reason will be paid by Encore Tours on behalf of Zurich American Insurance Company. The Zurich American Insurance company reimburses Encore Tours for 75% of the cancellation refund amounts and Encore Tours covers the remaining amount due. Please note for Encore Tours to process and issue the refund on behalf of Zurich American Insurance Company, we will need an attestation signed confirming your agreement. Additional documents will be required by Zurich to review claims for those individuals canceling for an insurable reason.

### CANCELLATION NOTES

1. If you elect to obtain a refund, that refund shall be Encore Tours' sole responsibility to participants and parents/legal guardians. **All cancellations must be submitted using our online cancellation form available at [acis.com/cancellationform](https://www.acis.com/cancellationform).** Any refund that you are owed will be sent within 45 days of receipt of your cancellation request.
2. Refund amounts include the cost of overseas health protection. The Ultimate-Plus and Ultimate Protection Plan Fees and any visa fees are non-refundable and non-transferable. Non-refundable fees also include, but are not limited to, Encore Tours Travel Credit Voucher credits, late fees and cancelled check fees. Encore Tours Travel Credit Vouchers are transferable, are not redeemable for cash and expire two years from the date of issue. Please contact Encore Tours for more details.
3. Refunds are not available for missed meals, accommodations, transportation (including flight costs) or activities once the program has started unless you have selected our Ultimate or Ultimate-Plus Protection Plan and encounter a trip interruption for a covered reason. Minor alterations in programs will not result in refunds.

## **REINSTATEMENT FEES**

Cancelled participants who request to be reinstated must send full payment, including a \$175 Reinstatement Fee (plus any additional airline charges), in the form of a cashier's check or credit card, along with a written request to be reinstated. Reinstatements are subject to airline and hotel availability.

## **TRAVEL SECURITY CLAUSE**

As part of the Basic Protection Plan provided by Encore Tours, a group's itinerary may be rerouted or rescheduled at no cost to participants if the U.S. Department of State issues a Level 4 Travel Advisory that Americans should not travel to any country scheduled on the itinerary and the official Level 4 Travel Advisory is in effect within 90 days prior to departure.

## **ADDITIONAL PLAN INFORMATION**

The purchase of these products is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Cover-More Inc with any existing life, health, home and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. The Ultimate and Ultimate-Plus Insurance products are offered and provided by Cover-More Inc. as made available through Cultural Insurance Services International Inc. ("CISI") for Encore Tours. The product descriptions provided here are only brief summaries. Coverage and rates may vary by state. The full coverage terms and details, including limitations and exclusions, are contained in the insurance Policy. If you have questions about coverage available under our plans, please review the policy or contact Cover-More at 844-282-7856. Cover-More Inc. (CA Agency License #0N13321) is the travel insurance provider. The product is underwritten by Zurich American Insurance Company (NAIC # 16535) and claims are administered and paid by Zurich Travel Assist.