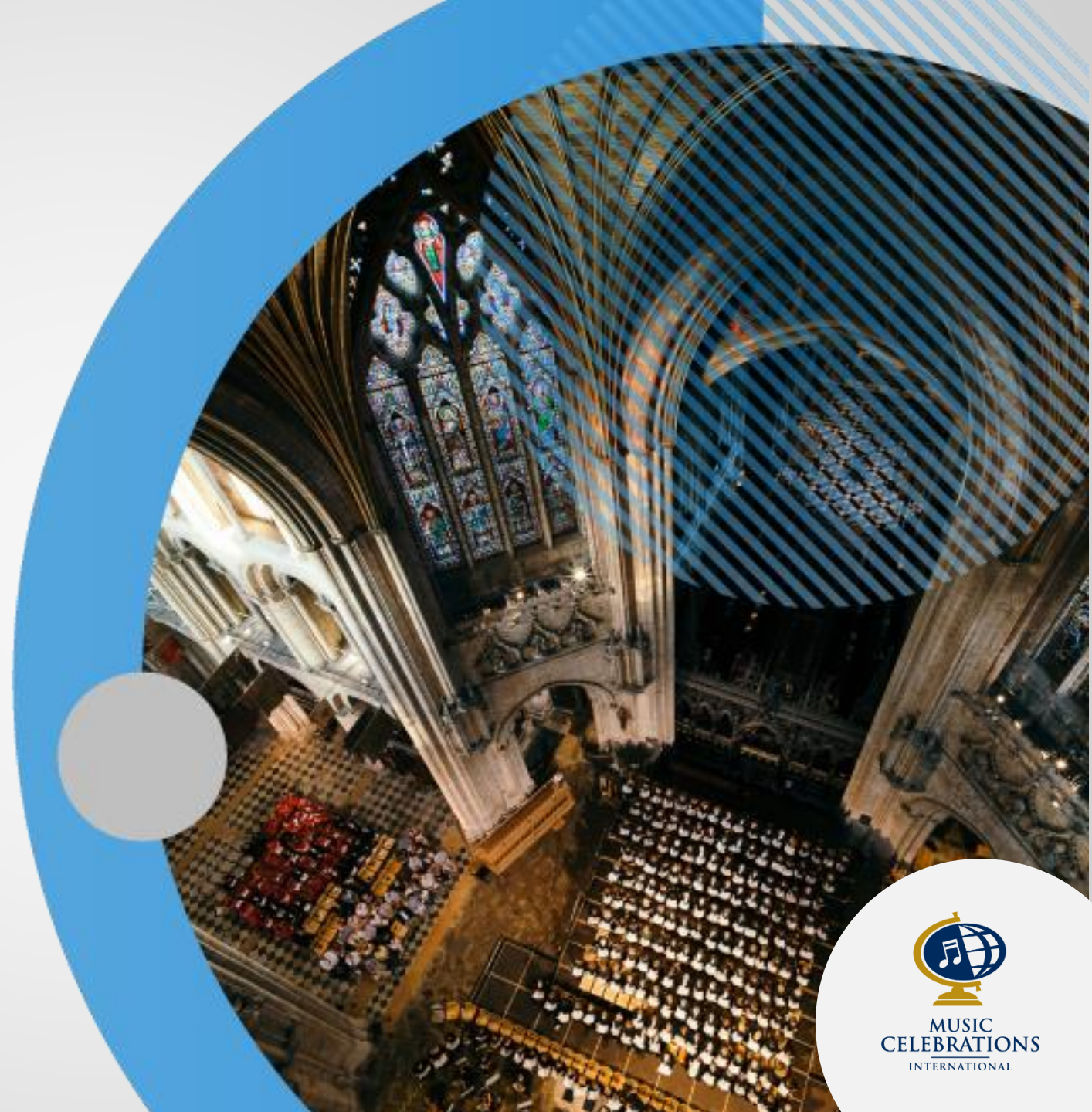


# MCI

## Travel Insurance

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Through the insurance company **TripMate**, MCI has several travel insurance policies available to purchase. These policies help protect you from situations such as *Trip Cancellation/Interruption*, *Travel Delay*, a Coronavirus-related *Quarantine*, or *Emergency Medical Expenses*. Music Celebrations International provides applications for travel insurance to all tour directors or tour coordinators to distribute to individual participants.



# What Travel Insurance Covers:

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**Trip Cancellation/Interruption Insurance** provides coverage for cancellation or interruption of your trip due to reasons such as injury, illness or death suffered by the insured or a member of the insured's immediate family. Because most airline tickets issued for group travel are nonrefundable, purchasing travel insurance to protect oneself against unforeseeable events that may impact your travel plans is highly recommended.

**Emergency Medical Insurance** will cover reasonable medical costs if you require emergency medical treatment while on your trip. Check your current health insurance to see if it covers international travel. Many European countries will provide emergency medical services.

**Baggage Insurance** provides coverage for loss, damage or theft of baggage and personal belongings. Check to see if you are covered for baggage loss under your homeowner's policy.

**CFAR/Cancel For Any Reason** gives travelers the option to cancel their tour for any reason up to 48 hours prior to departure and receive 75% of the nonrefundable costs back. CFAR coverage is only offered in the Premier Plan Upgrade, and is not available to residents of the state of New York.



# What is Included in Your Tour Package

MCI includes liability for all tour packages, and standard travel insurance is included for all groups traveling by air.

## Liability Insurance

**(Included in All Tour Packages)**

\$3,000,000 MCI Tour Liability Insurance Coverage

## Standard Individual Travel Insurance

**(Included in All Tours Traveling by Air)**

\$10,000 – Travel Accident

\$300 – Baggage Coverage

\$1,000 – Medical Expense

\$600 – Trip Cancellation/Interruption/Delay



# What the Premier Plan Upgrade Offers You

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## **Premier Travel Insurance Options are available to purchase and include:**

- Increased Travel Delay benefit of \$200 per day, \$2,800 total. Should you need to quarantine while on tour, this benefit will apply
- Up to \$25,000 of coverage for accidents or medical expenses
- Trip Cancellation/Interruption coverage up to the insured trip cost
- Up to \$1,500 of coverage for lost baggage
- Up to \$250 of coverage for a baggage delay of 24 hours or more



# Included Standard Plan vs. Premier Plan Upgrade

Insurance Benefits	Included Standard Plan for Groups Traveling by Air	Premier Plan Upgrade with CFAR	Premier Plan Upgrade WITHOUT CFAR
Trip Cancellation	\$600	Insured Trip Cost	Insured Trip Cost
Trip Interruption	\$600	Insured Trip Cost	Insured Trip Cost
Missed Connection	\$600	\$750	\$750
Travel Delay of 12 Hours or More	\$150 Per Day, \$600 Total	\$200 Per Day, \$2,800 Total	\$200 Per Day, \$2,800 Total
*Cancel For Any Reason Benefit	Not Included	*75% of the Non-Refundable Trip Cost	*NOT AVAILABLE
Medical Expense/Emergency Evacuation - Accident & Sickness Medical Expense	\$1,000	\$25,000	\$25,000
- Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$50,000	\$50,000	\$50,000
Accidental Death & Dismemberment	\$10,000	\$25,000	\$25,000
Baggage and Personal Effects	\$300	\$1,500	\$1,500
Baggage Delay (24 Hours or More)	Not Included	\$250	\$250

\*Not available to residents of the state of New York



# Insurance FAQ

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## **What is CFAR? What does CFAR cover?**

CFAR stands for “cancel for any reason.” With CFAR you can cancel for any reason that is not covered by insurance by filing a claim to receive 75% of your *nonrecoverable* investment. Your cancellation must be received by our office in writing up to 2 days prior to the tour’s departure date.

## **What happens if I need to quarantine on tour?**

Our premier upgraded insurance includes a high amount of Travel Delay coverage. If you contract the Coronavirus and need to be quarantined, you can receive a Travel Delay benefit of up to \$2,800 total (\$200/day).



# Insurance FAQ

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## **Is there a deadline for purchasing the premier plan upgrade insurance?**

Groups can purchase insurance up until 60 days prior to departure (all payments and documents need to be received by MCI no later than 60 days prior to departure).

## **Will a cancellation be covered by the Standard Coverage if I have to cancel prior to departure?**

Only if you are canceling for a covered reason as outlined in the insurance policy. The Standard Plan has a very limited amount of coverage (\$600 of the tour cost). Purchasing the Premier Plan Upgrade with “Cancel for Any Reason” (CFAR) is the best way to protect your investment if you are concerned about a Covid-related cancellation.



# Insurance FAQ

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## **Is CFAR/Cancel For Any Reason available to tour members from all 50 states?**

Tour members from all US states, **except New York**, are eligible to file a claim under CFAR/Cancel For Any Reason.

## **I am a resident of the state of New York: is it worth it to buy upgraded insurance if I cannot get CFAR/Cancel For Any Reason coverage?**

Yes, it is worth it to buy the upgraded insurance. Even without CFAR/Cancel For Any Reason coverage, you will still be eligible for the \$200 a day/\$2800 total Travel Delay benefit in case of a Coronavirus quarantine, as well as multiple other benefits.

## **If I live in any state (other than New York), do I have a choice as to whether I buy upgraded insurance with CFAR or without CFAR?**

Yes, you have a choice to either buy the upgraded insurance with CFAR or without CFAR. MCI highly recommends all eligible tour members to buy the upgraded insurance with the CFAR coverage.





# Insurance FAQ

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**Here's a hypothetical scenario of what may happen if your tour gets cancelled due to a pandemic:**

Let's say your tour cost is \$4,000, and weeks (or days) prior to departure, the tour is canceled. After working with vendors and partners, MCI is able to secure an 80% refund (20% nonrecoverable). You would get a refund of \$3,200 from MCI. If you have purchased the premier plan upgraded insurance, you can then file a claim with TripMate to receive 75% of the \$800 that was nonrecoverable. Out of that \$800, you would get \$600 refunded from TripMate. **Of the entire investment, the total loss is \$200 plus the cost of the insurance premium.**



# Insurance FAQ

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## **What if an individual decides not to travel, but the group is moving forward?**

If an individual decides not to travel but the group is moving ahead, you will follow our cancellation penalty structure for your group. Whatever the non-recoverable amount adds up to is what you would file a claim for with TripMate, provided you have purchased the upgraded insurance with CFAR/Cancel For Any Reason coverage. You would receive 75% back of the non-recoverable amount from TripMate.



# How Do I Calculate My Premium? (Standard Included)

To calculate your premium, take your total trip cost minus \$600 and find the range on the grid below.

Premier Plan Costs (#UF3700)		
Trip Cost	With Cancel for Any Reason*	Without Cancel for Any Reason
Up to \$250	\$38	\$24
\$251 - \$500	\$44	\$28
\$501 - \$750	\$71	\$45
\$751 - \$1,000	\$85	\$54
\$1,001 - \$1,500	\$115	\$73
\$1,501 - \$2,000	\$137	\$86
\$2,001 - \$2,500	\$190	\$120

Premier Plan Costs (#UF3700)		
Trip Cost	With Cancel for Any Reason*	Without Cancel for Any Reason
\$2,501 - \$3,000	\$212	\$134
\$3,001 - \$4,000	\$244	\$154
\$4,001 - \$5,000	\$330	\$208
\$5,001 - \$6,000	\$374	\$236
\$6,001 - \$7,500	\$439	\$278
\$7,500 - \$9,000	\$508	\$321
\$9,001 - \$10,000	\$586	\$370

\* Not available to residents of the State of New York.

# How Do I Calculate My Premium? (Standard Included)

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Example: Your total tour package costs are \$4000.  $\$4000 - \$600 = \$3400$ . You would pay the Premier Plan Upgrade premium that insures the remaining \$3400, which would be \$244 with CFAR or \$154 without CFAR.

# Insurance FAQ

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## **Where can I go for questions about insurance?**

MCI can help with some insurance questions. However, if you have very specific questions, you can reach out to our travel insurance provider, TripMate.

### **TripMate**

**1-833-297-2255 | 1-800-888-7292**

### **Music Celebrations International**

**Call 1-800-395-2036 to contact your representative at MCI**