

Travel Insurance

The Orange Council of Ski Clubs "highly recommends and encourages" participants that travel with us to buy trip insurance and not just because you can recoup your trip costs if you are unable to go on the trip. The real value of the insurance comes into play if you are injured while traveling.

There are many options for Trip Insurance out there. We normally recommend using the insurance offered by the Tour Operator. You do need to read the fine print and decide for yourself which best meets your needs. While we do not endorse any trip insurance provider, we have personally had a positive experience with the following.

Please note that rates and coverage are subject to change. You should visit the appropriate web site for the latest provisions, coverage and cost.

**** Insurance Option 1**

See the travel brochure from your Tour Operator or visit their web site.

**** Insurance Option 2**

You can buy an insurance policy directly from Travel Guard. Check them out at <http://www.travelguard.com/> or call them at 800-826-4919. Cost varies based on your age and cost of the trip. Coverage can be purchased any time up to 24 hours before departure but it is recommended that you do it sooner rather than later. The typical package includes the following benefits.

Trip Cost: Trip Cancellation Protects your travel investment if you cancel your trip for a covered reason

150% Trip Cost: Trip Interruption Protects your travel investment if you interrupt your trip for a covered reason.

\$1,000: Trip Delay Reimburses you up to \$100 a day for additional accommodations or travel expenses if delayed for more than 12 hours.

\$750: Lost, Stolen, Damaged Baggage & Travel Documents Reimburses you if your luggage is lost, damaged, or stolen on your trip.

\$200: Baggage Delay Reimburses you for the purchase of essential items if your bags are delayed for more than 24 hours.

\$10,000: Medical Expenses Covers necessary medical expenses up to one year after the sickness or injury, provided you sought initial medical treatment while on your trip.

\$20,000: Emergency Medical Transportation Covers evacuation and transportation to the nearest adequate medical facility.

\$25,000: Collision Damage Waiver Provides primary coverage if your rental car is damaged while on your trip.

FREE Lost Baggage Tracking Assists in locating lost or stolen possessions.

Travel Guard™ Assistance Offers emergency live travel 24-hour assistance for your peace of mind anywhere in the world.

**** Insurance Option 3**

You can buy an insurance policy directly from CSA. Check them out at <http://www.csatravelprotection.com/> or call them at 800-348-9505. Cost will depend on your age and trip cost. The typical package includes the following benefits. The policy is underwritten by Monumental General Casualty Company.

Trip Cost: Trip Cancellation Protects your travel investment if you cancel your trip for a covered reason.

150% Trip Cost: Trip Interruption Protects your travel investment if you interrupt your trip for a covered reason.

\$750: Trip Delay.

\$1,000: Lost, Stolen, Damaged Baggage.

\$250: Baggage Delay.

\$20,000: Medical Expenses.

\$25,000: Collision Damage for your rental car.

Assistance Services 24-Hour Emergency Hotline, Emergency Medical Transportation [Unlimited], Medical Referral, Emergency Cash Transfer, Legal Referral, Lost Ticket and Passport Assistance, Pre-Travel Advice.

**** Insurance Option 4**

There are many other insurance providers out there. We recommend that you locate one that meets your needs.