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<u>Far Horizons Recommends Protecting your Travel Investment with Insurance</u>

Protecting Your Peace of Mind

No adventure is without risk or uncertainty. Managing travel surprises well can mean the difference between a memorable experience and one you might want to forget. With decades of experience in the travel industry and ample research on the leading risk-management options for our valued clients, Far Horizons is now partnering with Travel Insured International to offer you what we feel are the best insurance plans to help protect your trip investment.

Optional Travel Protection Plans

We strongly recommend that you consider purchasing travel insurance with trip cancellation. Should illness or an unforeseen event force you to cancel your travel plans after your final payment deadline (120 days from departure) or during your trip, it would be doubly unfortunate to incur a significant financial loss.

Far Horizons offers customized protection plans through Travel Insured International (a Crum & Forster Company) with the following benefits:

- Trip Cancellation and Trip Interruption for covered reasons
- Trip Delay
- Baggage Loss and Baggage Delay
- Emergency Medical Expenses and Emergency Medical Evacuation
- 24-Hour Accidental Death & Dismemberment
- 24-Hour Travel Assistance & Concierge Services
- Option to upgrade to 'Cancel for Any Reason (CFAR)'

To waive the Pre-Existing Medical Condition Exclusion or to upgrade to CFAR coverage, the plan must be purchased within 14 or 21 days of the initial trip deposit, full trip cost must be insured, and traveler is medically fit at time of plan purchase. Otherwise, coverage may be purchased at any time prior to departure.

More complete information about the plans currently offered and a comparison between options can be accessed by clicking on the links to PDFs below:

Worldwide Protector Plan
Worldwide Protector LITE Plan

To obtain a personalized quote, compare plans or purchase a plan through Far Horizons/Travel Insured International, simply click on the link below:

Visit the Travel Insured International Website

For specific questions regarding the Worldwide Protector Plan, please contact Travel Insured International's Customer Care Center at 1-800-243-3174 or customercare@travelinsured.com, and refer to Far Horizons' account number 54070.

Complimentary Emergency Evacuation Insurance

Far Horizons supplies emergency evacuation insurance for each participant; it is included in the cost of your trip. More information on the plan (purchased through USI Affinity Travel Insurance Services) and what is covered will be sent to you with your trip's Final Documents approximately 30 days prior to departure. Below you will find a summary of the main benefits:

- Emergency Medical Evacuation & Return of Mortal Remains coverage up to \$200,000
- Accident/Sickness Medical coverage up to \$5,000
- Dental/Sudden Onset of Pain coverage up to \$500
- Accidental Death & Dismemberment coverage up to \$5,000
- 24-Hour Worldwide Assistance Included

Please note that this Emergency Evacuation Insurance coverage is considered <u>secondary</u> to any Trip Insurance plan purchased by you, with or independently of Far Horizons.

'Cancel for Any Reason' Considerations

Far Horizons understands the increased uncertainty surrounding international travel after experiencing a global pandemic.

With that said, for an even greater peace of mind, you may want to consider upgrading to a 'Cancel for Any Reason (CFAR)' protection plan. Under this type of insurance, if you cancel your trip due to a *non-covered* reason you will be reimbursed for 75% of the supplier cancellation penalties. Covered reasons are reimbursed at 100%.