

Tampa Bay Ski Club/Bowen Travel

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To: All Tampa Bay Ski Club travelers.

Subject: Low Cost Trip Insurance

The Club is pleased to announce the Trip Insurance program for the 2011-12 Ski Season. The plan protects against losses from sickness, injury, strikes, bankruptcy and many other unexpected events. In a changing world more people are concerned about the uncertainties of travel and want this protection. In past years many travelers have been glad they had this coverage!

The plan, offered by the **Travelex Insurance Services**, has great benefits and reasonable rates. A **Summary of Coverage** is attached. We have added the premium to your trip invoice so you can see exactly how little it costs for coverage! If you decide not to have the protection, just delete the insurance amount from your invoice. **In order to cover pre-existing conditions you must accept the coverage when you pay your trip bill (see certificate for details). This policy may not be purchased later. A complete Certificate of Coverage will be supplied before departure or maybe ordered from us at any time by e-mail.**

Some items to remember about the coverage:

- A. You are **insuring the basic cost** of your trip, not including lift tickets or other extras. These items can be cancelled without penalty if unused.
- B. **Rates do not vary with the age** of the traveler!
- C. Remember, you must **purchase the insurance as you pay your trip invoice**. See certificate for details.

You can contact **Travelex** for more details. We are using the "360 Comprehensive Plan #360AC". The number is 800-446-9007 and you should have the Location Number "09-0440" handy when calling.

Claims will be filed direct with the insurance company and directions for doing so are in the certificate and on the Travelex website. Bowen Travel will assist in filing claims if necessary.

*The Ski Department
Bowen Travel*