

# Why Buy Travel Insurance?

The volcanic eruption in Iceland during the spring of 2010 is the last thing we expected to cause concern, delay or interruption for our groups. This unpredictable situation is just another reason we encourage our groups to consider travel insurance, and even better, "Cancel for Any Reason" Travel Insurance. With CFAR you may cancel up to 48 hours prior to your departure and be protected for up to 75% of your costs for things such as:

**Unexpected Illness • Job Loss • Volcanic Eruptions • The dog ate your passport and more!**

Joking aside, we never want a trip to be cancelled, but the disappointment is far worse when such an investment of time and energy is lost. Talk to your travel organizers about CFAR travel insurance, it's worth it. Here are more scenarios where travel insurance could save you money.

## Scenario 1

Your flight is delayed, and you only have 45 minutes to make your connection in Chicago. If you don't make this connection, you won't arrive in Ireland until the following day.

\$\$ This means you will have to pay for hotel rooms in Chicago for the entire night at your own expense.

## Scenario 2

A family emergency has come up, but you're scheduled to leave in just a few days. Sadly, you need to stay home and will have to back out of the trip altogether.

\$\$ This means you've already paid for your trip in full and with short notice, you would not be eligible for a refund from your travel provider.

## Scenario 3

You're scheduled to depart Orlando, but there is a snow storm in your home city. The airline is telling you that you won't be able to return for three days due to backed up flights.

\$\$ This means you will have to pay for three more nights of hotel and meals for your entire group at your own expense.

In cases like these, you are placed in an unpleasant situation and either forced to pay for extra amenities that weren't part of your original package, or pay for something you don't get in the end. These costs could be avoided with travel insurance for your passengers. Each travel insurance plan is different and some plans may not cover every situation. A good travel provider should be able to discuss different options with you. Inform yourself and choose a plan that best fits your needs.

### Gateway's insurance plan is Trip Mate Insurance

To view Gateway's Trip Mate policy on the web go to: <http://www.tripmate.com>

Click on "Plan Information"

Enter Plan Number F433G

Total control of all situations is never possible, which is why we strongly recommend travel insurance for your entire group. We suggest presenting all passengers with a travel insurance option. If you are not securing insurance as a group, it is an important personal decision to decline or accept coverage.

