

Our Travel Protection Plan can help protect Your travel investment, your belongings and you, from those unforeseen circumstances that may arise before or during your trip.

Music Celebrations (MCI) has purchased a travel protection plan from Trip Mate on your behalf. This plan includes travel insurance benefits as well as non-insurance assistance services. It is referred to as the Standard Plan.

Pre-Existing
Medical
Condition
Waiver



The exclusion for Pre-Existing Conditions will be waived if (a) Your payment for this Plan is received at or before the final payment due date for Your Trip; and (b) You are not disabled from travel at the time Your plan payment is paid.

Insurance Benefits	Plan # UF374 (Standard Plan) Maximum Benefit	Plan # UF374P (Premier Plan Upgrade) Maximum Benefit
Trip Cancellation	\$600	Insured Trip Cost
Trip Interruption	\$600	Insured Trip Cost
Missed Connection	\$600	\$750
Travel Delay (12 Hours or More)	\$150 Per Day \$600 Total	\$150 Per Day \$750 Total
Cancel For Any Reason Benefit*	Not Included	75% of the Non-Refundable Trip Cost
Medical Expense/Emergency Evacuation Accident & Sickness Medical Expense	\$1,000	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$50,000	\$50,000
Accidental Death & Dismemberment	\$10,000	\$25,000
Baggage and Personal Effects	\$300	\$1,500
Baggage Delay (24 Hours or More)	Not Included	\$250

Trip Cancellation or Trip Interruption - Can provide reimbursement for the amount of the unused non-refundable Prepaid Payments or Deposits You paid for Travel Arrangements. For an Interruption of the Trip, you can be reimbursed for unused non-refundable land or water Travel Arrangements plus the Additional Transportation Cost paid.

Missed Connection - Can provide You with a reimbursement for the Prepaid expenses for the unused land or water Travel Arrangements plus the additional transportation costs to join Your trip if You miss Your Trip departure because Your arrival at the Trip destination is delayed for 3 hours or more for a covered reason.

Travel Delay - Can assist with additional expenses incurred when You are delayed at least 12 hours due to a covered reason. In the event of a covered delay, You can be reimbursed for additional expenses for hotels, meals, and local transportation.

Medical Expense/ Emergency Evacuation - Can provide Medical Expense benefits for a covered Sickness or covered Injury incurred while on Your Trip. Under certain circumstances detailed in the Plan, the Plan can pay for the transportation expenses incurred to evacuate You to the nearest qualified hospital and/or to return You home.

Accidental Death & Dismemberment - Can provide a benefit for loss of life, limb or sight resulting from an Accidental Injury occurring during Your Trip.

Baggage and Personal Effects - Can provide reimbursement when Your Baggage or personal belongings are damaged, lost or stolen during Your Trip.

Baggage Delay - Can provide reimbursement for the purchase of reasonable additional clothing and personal articles purchased by You if Your Baggage is delayed for 24 hours or more during Your Trip.

* Not available to residents of the State of New York

Non-Insurance Services
Generali Global Assistance
Global Xpi Medical Records Services

INFORMATION YOU NEED TO KNOW

Benefits on this page are described on a general basis only. There are certain restrictions, exclusions and limitations that apply to all insurance coverages. This advertisement does not constitute or form any part of the Plan description or any other contract of any kind. Plan benefits, limits and provisions may vary by state/ jurisdiction or may not be available in all states/ jurisdictions. To review full plan details online, go to: www.tripmate.com/wpUF374 or www.tripmate.com/wpUF374P.

Plan Payments are for the full travel protection plan, which consists of Insurance Benefits and Non-Insurance Services. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Trip Mate.

Insurance Benefits are underwritten by: United States Fire Insurance Company, 5 Christopher Way, 2nd Flr, Eatontown, NJ 07724 under Policy Form Series T210.

Non Insurance Services: Generali Global Assistance 24-Hour Traveler's Assistance Service, Helpline, Pre-Trip Travel Services, and Medical Assistance.

Plan Administrator: Trip Mate, Inc. (in CA & UT, dba Trip Mate Insurance Agency) 9225 Ward Parkway, Suite 200, Kansas City, MO 64114, 1-833-297-2255.

CANCELLATION FOR ANY REASON (UF374P ONLY)

We will reimburse You for 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You Paid for Your Trip, when you cancel Your Trip for any reason not otherwise covered by the plan, provided:

1. Your payment for the plan has been received at or before the final payment due date for Your Trip; and
2. You insure 100% of the Prepaid Trip costs that are subject to cancellation penalties or restrictions; and
3. You cancel Your Trip two (2) days or more before Your Scheduled Departure Date.

This Cancel For Any Reason Benefit does not cover 1) penalties associated with any air or other travel arrangements not provided by Music Celebrations; or 2) the failure of Music Celebrations to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

These benefits will not duplicate any other benefits payable under the Plan or any coverage(s) attached to the Plan.

IMPORTANT REASONS TO PURCHASE THE TRAVEL PROTECTION PLAN

Payments for your travel arrangements may be refunded if you have to cancel or interrupt your trip for a covered reason.

Some of the covered reasons for Trip Cancellation and Trip Interruption under the Music Celebrations Program are: Sickness, Injury, Death; Inclement Weather, unannounced Strike or mechanical breakdown affecting your Common Carrier; or a Terrorist incident. Additional terms, conditions and limitations apply to the covered reasons discussed. The covered reasons for Trip Cancellation are not identical to the covered reasons for Trip Interruption.

Medical expenses incurred may be reimbursed.

The Premier Plan coverage is NOT in effect until the day after you plan payment is received by Music Celebrations.

Insurance must be purchased at or by Final Payment due date for your trip to receive Cancel For Any Reason or to have the Pre-Existing Condition Exclusion waived, otherwise these benefits will not be included in the coverage. Additional terms apply to each.

Premier Plan purchases will not be accepted after Final Payment due date.

All participants must fill out the form below and return it to Music Celebrations International. Music Celebrations needs one completed per participant.

Travel Protection Plan Disclosure

Trip Information	
Agency Name: Music Celebrations International	Agency Plan ID#: Circle: UF374 or UF374P (is additional Plan Cost)
Name of Group (Must have group Name to process):	Hopewell Valley Chorus
Departure Date:	Return Date:

Your policy payment is due by: May 15, 2021

Traveler Information - Please complete the entire section & return to MCI

Name (Please Print):	
Address:	
City, State, Zip:	
Telephone Number:	Email:

Additional Trip Cost Selected	Premier Plan - Optional Upgrade Plan Cost
\$	\$

Enclosed in my check in the amount of \$_____ for the Premier Plan Optional Upgrade Travel Protection Plan.

Check or Money Order Only. Please make check payable to Music Celebrations International.

The Travel Protection Plan payment is non-refundable after the free look period detailed in the plan document.

___ I have chosen not to purchase the Premier Plan.

Signature: _____ Date: _____

Print Name of Traveler: _____

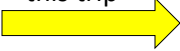
Music Celebrations International is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Music Celebrations International is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Music Celebrations International and its employees may offer and disseminate travel insurance under the direction of Trip Mate. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact Trip Mate at 1-833-297-2255. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Music Celebrations International.

For Questions Regarding the Travel Protection Plan call 1-833-297-2255
Music Celebrations International/1440 S. Priest Dr. Ste 102 / Tempe, AZ 85281
(480) 894-3330 / (800) 395-2036/ Fax (480) 894-5137

Rates and Insurance Exclusions for Premier Plan (#UF374P)

Your automatic coverage in the Standard Plan **already includes \$600*** of Trip Coverage. The **Premier Plan** premiums are listed below. Please deduct \$600 from your total tour cost to determine the premium upgrade cost.

Trip Cost	Plan Cost
up to \$250	\$37
\$251 - \$500	\$45
\$501 - \$750	\$65
\$751 - \$1,000	\$77
\$1,001 - \$1,500	\$104
\$1,501 - \$2,000	\$124
\$2,001 - \$2,500	\$168
\$2,501 - \$3,000	\$192
\$3,001 - \$4,000	\$232
\$4,001 - \$5,000	\$283
\$5,001 - \$6,000	\$302
\$6,001 - \$7,500	\$350

Recommended
premium for
this trip


GENERAL INSURANCE EXCLUSIONS

Insurance benefits are not payable for any loss due to, arising or resulting from:

- 1) Suicide, attempted suicide or any internally self inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2) an act of declared or undeclared war; 3) participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4) riding or driving in races, or speed or endurance competitions or events; 5) mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6) participating as a professional in a stunt, athletic or sporting event or competition; 7) participating in skydiving or parachuting except parasailing, hanggliding, bungee cord jumping, extreme skiing, skiing outside marked trails or heli-skiing, any race, speed contests not including any of the regatta races, spelunking or caving, or scuba diving if the depth exceeds 120 feet (40 meters) or if You are not certified to dive and a dive master is not present during the dive; 8) piloting or learning to pilot or acting as a member of the crew of any aircraft; 9) being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10) the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11) normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12) due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; 13) any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; 14) a loss or damage caused by detention, confiscation or destruction by customs; 15) Elective Treatment and Procedures; 16) medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 17) business, contractual or educational obligations of You, a Family Member, Business Partner, or Traveling Companion; 18) a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 19) a loss that results from a Sickness, Injury, disease or other condition, event or circumstance which occurs at a time when the Plan is not in effect for You; 20) Bankruptcy or Default or failure to supply services by a supplier of travel services; 21) due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto; 22) or an assessment from a Legally Qualified Physician advising You in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.