

# Tampa Bay Ski Club/ Bowen Travelworld

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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 2017-2018 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 have had this coverage!

The **Group Plan**, offered by the **Travel Guard division of AIG**, has great benefits and reasonable rates. A Summary of Coverage is attached. **In order to cover pre-existing conditions you must accept the coverage within 14 days of your trip deposit. Please add the premium, based on trip cost and age of traveler (see grid in Summary of Coverage), to your deposit, or send your payment to our office within the 14 day period. Payment may be made by check or credit card. The insurance may be purchased at the time of final billing but, it will not cover pre-existing conditions.** A complete Certificate of Insurance Coverage brochure and an insurance card will be supplied in your final documents package.

Some items to remember about the coverage:

1. You are insuring the basic cost of your trip, not including lift tickets or other extras that may be cancelled without penalty is unused.
2. You must **purchase the insurance within 14 days of your deposit to cover pre-existing conditions**. Call the ski club office, (813)289-8344, if you have any concerns about pre-existing condition coverage.
3. To purchase the insurance for pre-existing conditions, submit a credit card authorization form or check to the ski club office via email, fax, or US mail.

You may contact Travel Guard for more details. Call 866-385-4839 and refer to product **#009017 P2 02/17**; California residents, refer to product **#CA9017 P1 02/17**.

Claims will be filed directly with the insurance company and instructions for doing so are in the Certificate of Insurance brochure and on the Travel Guard website. Bowen Travel will assist in filing claims if necessary.

**The Ski Department**

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