

Protection Plans

Your Encore Tours deposit includes Basic Protection coverage, of which certain portions are underwritten by The Insurance Company of the State of Pennsylvania (Travel Assist) under policy GLB9111595. This protection is automatically in force during your tour.

Plan Type	Health Protection Includes 24 hour medical assistance, consultation, monitoring and emergency evacuation where deemed necessary by Travel Assist.	Medical/Job Loss Cancellation Medical and other cancellation reasons as stated below.	Medical Interruption Medical and other interruption reasons as stated below.	Baggage Delay/Loss	Travel Delay Protection
Ultimate Protection Plan	Coverage up to \$50,000. No deductible. Travel Assist will pay up to \$1,500 for an immediate family member to travel to the trip destination in the event that a participant under age 24 is hospitalized for more than 48 hours or more than 1 week if age 24 or older.	For all participants: Full refund except for the \$95 non-refundable deposit plus the price of the Ultimate Protection Plan.	Up to \$1,500 toward the cost of a one-way economy ticket to the United States.	If bags are lost or delayed for more than 24 hours on your outbound journey, Encore Tours will pay \$50 for emergency purposes. If bags are stolen or lost, up to \$1,000 total will be reimbursed by Travel Assist if a signed police or airline report accompanies the claim. (Of this, up to \$200 reserved for loss of photographic or electronic equipment.) No deductible applies.	If your trip is delayed 12 or more hours, up to \$250 traveling expenses will be reimbursed by Travel Assist.
Comprehensive Protection Plan	Coverage up to \$30,000. No deductible. Travel Assist will pay up to \$1,000 for an immediate family member to travel to the trip destination in the event that a participant under age 24 is hospitalized for more than 48 hours or more than 1 week if age 24 or older.	For all participants: Full refund except for the \$95 non-refundable deposit plus the price of the Comprehensive Protection Plan.	Up to \$1,000 toward the cost of a one-way economy ticket to the United States.	If bags are lost or delayed for more than 36 hours on your outbound journey, Encore Tours will pay \$50 for emergency purposes. If bags are stolen or lost, up to \$500 total will be reimbursed by Travel Assist if a signed police or airline report accompanies the claim. (Of this, up to \$100 reserved for loss of photographic or electronic equipment.) No deductible applies.	If your trip is delayed 12 or more hours, up to \$150 traveling expenses will be reimbursed by Travel Assist.
Basic Protection Plan	Coverage up to \$15,000 \$200 deductible.	65 days or more prior to departure: See "Refund Policies" chart on page 8. Less than 65 days prior to departure: Full refund except for \$750 plus the \$95 non-refundable deposit.	Up to \$250 toward the cost of a one-way economy ticket to the United States.	No coverage is included.	If your trip is delayed 24 or more hours, up to \$150 traveling expenses will be reimbursed by Travel Assist.

A total of \$495 (\$95 non-refundable deposit plus \$400 in program fees), plus the cost of the Protection Plan must be received in order to activate your plan.

Encore Tours Protection Plans are updated each August for the following travel year. Once finalized, participants will receive a Health and Program Cancellation/Interruption Coverage booklet that outlines the specific coverages in place for their tour.

Program Cancellation and Program Interruption

The cancellation and program interruption policies apply only to persons who cancel due to a listed insured reason and notify Encore Tours in writing. Accepted insured cancellation and program interruptions are limited to the following circumstances:

1. If you or a member of your immediate family (spouse, child, parent, grandparent, sibling or legal guardian) are seriously injured, become ill, or die.
2. If an adult participant or either parent/legal guardian of a student participant is laid-off (which must be documented with the appropriate forms from the Social Security Administration). Notification must be made to Encore Tours within seven days of job termination for this benefit to be in force. Program cancellations only.

Travel Assist pays up to \$400 for a covered trip cancellation for Basic, Comprehensive and Ultimate Protection Plans. The balance is refunded by Encore Tours as part of the "Refund Protection Plan," outlined in the Protection Plan booklet sent to participants upon enrollment.

If, in the event a group leader cancels a scheduled trip because he/she or a member of his/her immediate family (spouse, child, parent, grandparent, sibling or legal guardian) becomes seriously ill or injured, or dies, and no replacement can be found, requiring all participants assigned to such group leader to cancel their trip, payment will not exceed \$4,800 in total for all participants assigned to such group leader.

Travel Accident Protection

Travel Assist provides \$25,000 coverage for accidental death and lower amounts for other accidents. The maximum aggregate total payable under this policy for all Encore Tours participants is \$1,000,000, and benefits may be reduced if this maximum is exceeded.

Additional Travel Security Waiver—Non U.S. Destination Trips

This waiver covers cases of political instability and is provided by Encore Tours as part of the Basic Protection Plan. Through this waiver, participants will receive a full refund (less the \$95 non-refundable deposit, Ultimate or Comprehensive Protection Plan Fee and any visa fees, if applicable) if: 1) The U.S. Department of State states there has been a terrorist attack against U.S. interests and 2) the U.S. Department of State issues an official Travel Warning that Americans should not travel to any country visited on the itinerary and 3) the official Travel Warning is issued or in effect within 90 days prior to departure.

Additional Travel Security Waiver—U.S. Destination Trips

This waiver covers cases of political instability and is provided by Encore Tours as part of the Basic Protection Plan. Through this waiver, participants will receive a full refund (less the \$95 non-refundable deposit, Ultimate or Comprehensive Protection Plan Fee and any visa fees, if applicable) if the U.S. Department of State states there has been a terrorist attack against U.S. interests within 90 days prior to departure and within 50 miles of a city being visited.

Refund Policies

Should you have to cancel for a non-insured reason, our refund policy is outlined below. We can only process cancellations upon receipt of a cancellation letter and the return of any airline tickets that have been issued on your behalf. Any refund that you are owed will be sent within 45 days of receipt of your cancellation letter. Encore Tours recommends the Ultimate Protection Plan that allows you to cancel anytime up to your day of departure for any reason and receive a cash refund!

# of days prior to departure	Ultimate Protection Plan	Comprehensive Protection Plan	Basic Protection Plan
130+ days	All payments less the \$95 non-refundable deposit*	All payments less \$250, and \$95 non-refundable deposit*	All payments less \$250, and \$95 non-refundable deposit*
129 to 90 days		All payments less \$350, and \$95 non-refundable deposit*	All payments less \$350, and \$95 non-refundable deposit*
89 to 65 days		All payments less \$575, and \$95 non-refundable deposit*	All payments less \$575, and \$95 non-refundable deposit*
64 to 30 days	All payments less \$300 Travel Credit Voucher, and \$95 non-refundable deposit*	All payments less \$1,000, and \$95 non-refundable deposit*	All payments less \$1,000, and \$95 non-refundable deposit*
29 to 15 days	All payments less \$500 Travel Credit Voucher, and \$95 non-refundable deposit*	No refund	No refund
14 days or less	All payments less \$700 Travel Credit Voucher, and \$95 non-refundable deposit*		

*The \$95 non-refundable deposit, Comprehensive Protection Plan Fee, Ultimate Protection Plan Fee, and any visa fees are non-refundable and non-transferable. Non-refundable fees also include, but are not limited to, Encore Tours Travel Credit Voucher credits, late fees and cancelled check fees. Encore Tours Travel Credit Vouchers are transferable, are not redeemable for cash and expire December 31, 2012. Please contact Encore Tours for more details.

CANCELLATION NOTES

There is no provision for refunds for meals, accommodations or transportation, including flight costs or activities missed by participants, for reasons of absence once the program has started. Minor alterations in programs will not result in refunds. Registration materials are not sent to participants who cancel from the program. If a participant elects to obtain a refund, that refund shall be Encore Tours' sole responsibility to participants and parents/legal guardians. **All cancellations must be submitted in writing to Encore Tours' Boston Headquarters at 343 Congress Street, Suite 3100, Boston, MA 02210.**

REINSTATEMENT FEES

Cancelled participants who request to be reinstated must send full payment, including a \$175 Reinstatement Fee (plus any additional airline charges), in the form of a cashier's check or credit card, along with a written request to be reinstated. Reinstatements are subject to airline and hotel availability.

Substitution Policy

Substitutions can be made provided that the participant finds a suitable replacement. Substitute participants must forward a completed Encore Tours registration form together with appropriate payment in accordance with the payment schedule, and these must arrive in the same envelope as the written notice of cancellation for the participant withdrawing from the program. Please write the word "SUBSTITUTE" in large block letters at the top of the form. The substituting participant will pay the trip fees applicable at the time of his/her registration on the Encore Tours program. **Substitutions are not possible within 65 days of departure.** Refunds will be made within 45 days of the completed substitution. Subject to airline and hotel availability.

# of days prior to departure	Refund for Withdrawing Participant
90+ days	All payments less \$100, and \$95 non-refundable deposit*
89 to 65 days	All payments less \$250, and \$95 non-refundable deposit*
64 days or less	No substitutions possible

* The \$95 non-refundable deposit, Comprehensive Protection Plan Fee, Ultimate Protection Plan Fee, and any visa fees are non-refundable and non-transferable.