

# Trip Insurance Terms

## Optional Trip Insurance:

- Trip insurance is highly recommended for your own protection and will not be provided unless you select the option for your age group.
- Trip insurance does not cover situations of political unrest or your cancellation due to unease with travel warnings.
- A portion of your deposit will be used to purchase your insurance premium.
- If you choose to decline optional insurance coverage and experience any medical situation or situation that would have otherwise been covered by the insurance, these expenses will be your responsibility to pay out-of-pocket and are not eligible for reimbursement.
- If you add additional items to your trip package that increase your total cost to more than \$4,500 (i.e. a single room supplement), then your overall trip value may move up to the next cost tier.
- Rate schedules and description of coverages for those living in New York, Kansas, Montana, Washington State, or Maryland can be found on the CANDLES website (in the trips section).
- Group travel insurance is not available to those living in Pennsylvania, but you may purchase insurance outside the group. Please call the agent as indicated in the document on the CANDLES website for those rates and to purchase.

## “Complete” Trip Package Insurance:

- Prices quoted within the Summary of Services are intended for those purchasing a “complete” trip package who do not reside in New York, Montana, Kansas, Washington State, Pennsylvania, or Maryland, and whose trip package does not exceed the maximum insured value of \$4,500.

## “Land” Trip Package Insurance:

- Those purchasing the “land” trip package should add the trip package cost to their independent airline accommodations cost in order to secure the appropriate rate within your age group for the total cost of the trip.
- If the total of your air accommodations + the “land” trip package is more than \$4,500, then you will move up to the next cost tier in your age bracket.

*In the event of trip cancellation, CANDLES Holocaust Museum does not in any way guarantee that your reason for cancellation will automatically be covered by trip insurance. Travel Guard, Inc. is an organization independent from CANDLES. You should always direct questions regarding specifics of coverage or its limitations to them.*

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**For questions, concerns, or more information, please contact CANDLES at 812.234.7881 or email [trips@candlesholocaustmuseum.org](mailto:trips@candlesholocaustmuseum.org). More information can also be found at [www.candlesholocaustmuseum.org](http://www.candlesholocaustmuseum.org).**