

CMS Band Parents,

Attached is the Travel Protection brochure for 2017/2018. We wanted to make sure you had the current brochure. There are two coverage options with different prices (Both options only provide coverage during the covered trip): The Student Deluxe Plan and the additional Cancel for any Reason Benefit (CFAR). Both coverages are explained in the brochure. The major difference, however, is that CFAR allows a person to cancel their trip for any reason not otherwise covered by the Student Deluxe Plan. CFAR covers up to 75% of the non-refundable prepaid trip cost and cancellation must be made in writing more than 48 hours prior to scheduled departure. CFAR protection costs more but, for example, it will cover a student who is disqualified from traveling due to poor grades, or a chaperone who finds that they must cancel for work related reasons, provided the proper notice is given.

Regardless of which coverage is selected, however, **Ten (10) or more travelers need to sign up and pay in full in order to qualify for the group rates.** Travelers would need to register and pay for the insurance in full, as detailed below, prior to your final trip payment due date per the contract and payment schedule. Individuals can, of course, purchase Insurance on their own, either through Travel Insured or another company, but time limits may also apply. In addition, travelers may have coverage through other existing insurance policies. They should check with their insurer, agent or broker. Please share this information with your parents and chaperones.

In any event, you are required to complete the applicable portions of the registration forms. If you accept the insurance then you will return the forms with full payment to: *Group Travel Consultants* at *8902 Compton Shore Lane, Orlando, FL 32829* (check only). They will send you links (for both types of coverage) and parents can register themselves with Travel Insured and make a credit card payment to them directly. Group Travel Consultants will have a register so they can keep track of all who have purchased the Insurance. ***If you are declining the insurance, then return the forms (filled out) to the CMS Band Dept. This way if there are any cancellations prior to travel, we will have verification that the insurance was offered and declined.***

If you have any questions regarding this information, please let us know

Thank you,

CMS Band Dept.