

Air Schedule

ProMusica Arizona

American Celebration of Music in Ireland

Patti Graetz, Director
June 17-25, 2019

Flight Information

45 SEATS

<u>Depart</u>	<u>Return</u>
Monday, June 17, 2019 <i>United Airlines Flight #1552</i> Depart: Phoenix (PHX)..... 10:25am Arrive: Newark (EWR).....6:05pm	Tuesday, June 25, 2019 <i>United Airlines Flight #22</i> Depart: Dublin (DUB) 9:20am Arrive: Newark (EWR)..... 11:35am
<i>United Airlines Flight #25</i> Depart: Newark (EWR)10:25pm	<i>United Airlines Flight #1929</i> Depart: Newark (EWR)3:55pm Arrive: Phoenix (PHX)6:10pm
Tuesday, June 18, 2019 Arrive: Shannon (SNN) 9:45am	

Baggage Fee Information

Please note that baggage fees are **not** included in your tour cost and are subject to change.

1st Bag Fee: \$25/each way 2nd Bag Fee: \$35/each way
(2nd bag is limited to instrument or musical equipment only)

All baggage handling fees are at the discretion of the airline(s), and these charges are the responsibility of the individual traveler upon check-in at the airport.

Hotel Information

1. LimerickJune 18-20

TO BE ANNOUNCED

3. KillkennyJune 22-24

TO BE ANNOUNCED

2. KillarneyJune 20-22

TO BE ANNOUNCED

4. Dublin.....June 24-25

TO BE ANNOUNCED

Cancellation Schedule

MUSIC CELEBRATIONS INTERNATIONAL

Payment & Cancellation Schedules

June 17 – 25, 2019

PAYMENT SCHEDULE

\$200 per person (non-refundable)Due: April 1, 2018
\$500 per person.....Due: June 1, 2018
\$750 per person.....Due: October 1, 2018
\$750 per person.....Due: February 1, 2019
Final Payment (remaining balance)Due: April 1, 2019

CANCELLATION SCHEDULE

\$200 per person (non-refundable).....Penalty Begins: April 1, 2018
10% per person, of total tour costs.....Penalty Begins: July 1, 2018
25% per person, of total tour costs.....Penalty Begins: November 1, 2018
50% per person, of total tour costs.....Penalty Begins: February 15, 2019
100% per person, of total tour costsPenalty Begins: April 5, 2019

*Amount penalized is % of the **total tour cost**, not % of what has already been paid.*

Please note that the above payment and cancellation schedule is based on the initial deposit date as well as subsequent on-time payments and can be modified with your input and feedback.

This schedule is subject to change should any payment dates be missed.



Music Celebrations International

Concert Tours With Integrity

Current Itinerary

ProMusica Arizona

American Celebration of Music in Ireland

June 17 – 25, 2019 (7 nights / 9 days)

Day 1 Monday, June 17

10:25am Depart Phoenix via United Airlines Flight #1552
6:05pm Arrive in Newark
10:25pm Depart Newark via United Airlines Flight #25

Day 2 Tuesday, June 18 Shannon / Cliffs of Moher / Limerick (D)

9:45am Arrive in Shannon
Meet your MCI Tour Manager, who will assist the group to awaiting chartered motorcoach, and transfer to the Cliffs of Moher
Excursion to the Cliffs of Moher, one of Ireland's most spectacular sights. On a clear day, the views are tremendous
Transfer to Limerick
Check-in to hotel
Welcome Dinner at hotel restaurant and overnight

Day 3 Wednesday, June 19 Limerick (B,D)

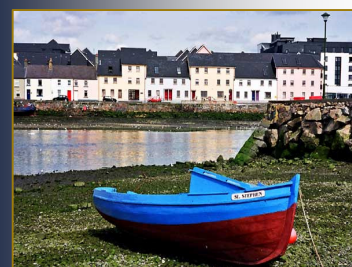
Breakfast included at the hotel
Morning visit to St. John's Castle, followed by a visit to the Hunt Museum. The Hunt Museum exhibits one of Ireland's greatest private collections of art and antiques, dating from the Neolithic to the 20th Century
Lunch, on own
*Performance at St. Alphonsus Redemptorist Church in Limerick as part of the American Celebration of Music in Ireland**
Return to hotel
Dinner at hotel restaurant and overnight

Day 4 Thursday, June 20 Ring of Kerry / Killarney (B,D)

Breakfast included at the hotel, followed by check-out
Morning transfer to Killarney
Enjoy a tour of the Ring of Kerry Highlights including Molls Gap and Ladies View. Molls' Gap is a spectacular photographic viewing with a magnificent view of Death Valley. Close by is the famous Ladies View viewing point which gives a different perspective of the countryside, with the three Lakes of Killarney all surrounded by the Kerry Mountains
Lunch, on own
Continue on to Killarney
Check-in to hotel
Dinner at hotel restaurant and overnight

Day 5 Friday, June 21 Killarney (B,D)

Breakfast included at the hotel
Morning sightseeing in Killarney. Visit Muckross Abbey, a Franciscan friary founded in the 15th century and in a remarkable state of preservation
Lunch, on own
Optional: afternoon jaunting car ride (*additional cost*)



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*Performance at St. Mary's Church in Killarney as part of the American Celebration of Music in Ireland**

Return to hotel

Dinner at hotel restaurant and overnight

Day 6 Saturday, June 22 Kilkenny (B,D)

Breakfast included at the hotel, followed by check-out

Morning transfer to Kilkenny

Visit with admission to the Rock of Cashel

Lunch, on own

Afternoon stop at Jerpoint Park with a tour of the grounds and a sheepdog demonstration

Check-in to hotel

Dinner at hotel restaurant and overnight

Kilkenny is considered by many to be second only to Dublin in its attraction for visitors. Its narrow winding streets lend it an atmosphere of old world charm; its terraces of handsome Georgian houses give it elegance; and with all this it is a busy modern town and market center for a fertile agricultural area

Day 7 Sunday, June 23 Kilkenny (B,D)

Breakfast included at the hotel

Morning sightseeing in Kilkenny. Enjoy a tour of Kilkenny Castle, begun by William de Marshal in the 13th century. From 1391 to 1931 the castle was the principal seat of the Butler family. Finely situated on the high river bank and surrounded by gardens, the castle is now open to the public. Some of the rooms have been restored; particularly charming is the Victorian Great Hall

Lunch, on own

*Performance at St. Canice's Cathedral in Kilkenny as part of the American Celebration of Music in Ireland**

Return to hotel

Dinner at hotel restaurant and overnight

Day 8 Monday, June 24 Dublin (B,D)

Breakfast included at the hotel, followed by check-out

Transfer to Dublin via Glendalough

Excursion to Glendalough and the Wicklow Mountains. The steep wooded slopes of Glendalough the "valley of the two lakes" harbor one of Ireland's most atmospheric monastic sites — established in the 6th century. Here we see the Round Tower, Cathedral, St. Kevin's Cross, and Gatehouse

Lunch, on own

Afternoon time at leisure in Dublin for shopping and sightseeing

Farewell Dinner and entertainment

Check-in to hotel for overnight

Dublin is Ireland's capital and its largest, most cosmopolitan city. It wasn't before the Viking raids of the 9th century that Dublin was fully established. The 'boom years' came in the 18th century and the city expanded across the river forming a new Dublin of stately squares, streets and Georgian mansions. Today, with its elegant Georgian streets, gregarious inhabitants and long history, it's little wonder Dublin is a city of writers



Music Celebrations International
Concert Tours With Integrity

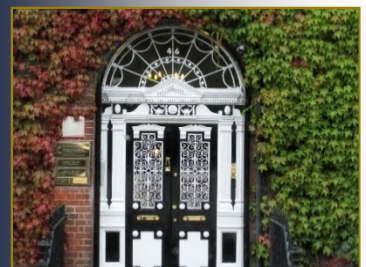
Day 9 Tuesday, June 25 Depart for home (B)

Breakfast included at the hotel, followed by check-out
Transfer to the Dublin Airport for return flight home
9:20am Depart Dublin via United Airlines Flight #22
11:35am Arrive in Newark
3:55pm Depart Newark via United Airlines Flight #1929
6:10pm Arrive in Phoenix

****Subject to confirmation***

This is a very flexible itinerary. Except for confirmed appointments and performances, the places of interest and the sequence of sightseeing might be changed if necessary or desirable. In the event of an unavoidable conflict in the performance and the sightseeing schedule, the concert schedule will prevail, and it may be necessary to exclude some sightseeing activities.

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Ireland Repertoire

<u>Song Title</u>	<u>Ensemble</u>	<u>Composer/Arranger</u>	<u>Length</u>	<u>Accompaniment</u>
Something's Coming/Tonight	Chorale	Bernstein/Arr Ed Lojeski	5'10"	Piano
Unforgettable	Chorale	Arr. Kirby Shaw	3'30"	Piano
Simple Gifts	Chorale	Arr. Andy Beck	2'50	Piano
Fields of Gold	Chorale	Arr. Philip Lawson	3'50	Piano
Away From the Roll of the Sea	Women's Ensemble	Gillavray/arr. Loomer	4'15"	Piano
Shenandoah	Women's Ensemble	Arr Helvey	3'15"	A cappella
Portrait In Blue Birth of the Blues; Blues in the Night; Am I Blue?	Women's Ensemble	Arr Kirby Shaw	4'45"	piano
Chattanooga Choo Choo	Women's Ensemble	Warren/ arr. Mac Huff	2'50"	Piano
Ghost Riders in the Sky	Women's Ensemble	Jones/arr. Mark Brymer	2'30	Piano
Americana: Three a cappella settings Oh, Susanna; Home on the Range	Chorale	Arr Jerry Estes	4'25"	A cappella
Sweet Betsy From Pike	Chorale	Arr. Greg Gilpin	3'	Piano
The Entertainer/Ragtime Cowboy Joe	Chorale	Linda Spevacek	2'15	Piano
Didn't My Lord Deliver Daniel	Chorale	Arr Althouse	2'	A cappella
I'm Goin' Home	Chorale	Albrecht & Althouse	2'30"	A cappella
Joshua Fought the Battle of Jericho	Chorale	arr. Thomas Quigley	2'20"	Piano
		Total	49'20"	

Payment Schedule

MUSIC CELEBRATIONS INTERNATIONAL

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Music Celebrations International

Concert Tours With Integrity

Standard Insurance Form

PLAN DESCRIPTION For



Music Celebrations International

Travel Protection Plan

IMPORTANT HIGHLIGHTS

Access Your Medical Records Online
(www.globalxpi.com)



Arch Insurance Company
Administrative Office: 300 Plaza Three
Jersey City, NJ 07311

Music Celebrations International, Inc.
Standard Plan # A374

DESCRIPTION OF COVERAGE SHORT TERM TRAVEL INSURANCE

This Program is issued for a stated term shown in Your Schedule of Coverage and Service

This Description of Coverage describes all of the travel insurance benefits, underwritten by Arch Insurance Company and herein referred to as the Company ("We", "Us" or "Our") under Policy Number 11TVL9476700. The insurance benefits vary from program to program. Please refer to the Schedule of Benefits and Services. It provides the Insured ("You" or "Your") with specific information about the program purchased.

The master policy is on file with American Group Travel Trust, Bank Newport as Trustee. In the event of any conflict between the Description of Coverage and the master policy, the master policy will govern.

Notice to Residents of: Alabama, Alaska, Arkansas, Connecticut, Georgia, Illinois, Kansas, Louisiana, Maine, Mississippi, Nebraska, Nevada, New Jersey, New York, North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin and Wyoming. Your Policy consists of this Description of Coverage, Your Schedule of Coverage and Service and the enclosed applicable State Exceptions.

Schedule of Benefits

Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment.....	\$10,000
Emergency Medical Expense/Emergency Assistance	
Emergency Accident and Sickness Medical Expense.....	\$1,000
Emergency Evacuation and Repatriation	\$50,000
Trip Cancellation	\$600
Trip Interruption.....	\$600
Missed Connection.....	\$600
Trip Delay (Up to \$150 Per Day)	\$600
Baggage/Personal Effects	\$300

Schedule of Services

Benefit	Maximum Benefit Amount
One Call 24-Hour Assistance Services.....	Included
Global Xpi Medical Records Services	Included

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SECTION 1 - Coverages

ACCIDENTAL DEATH AND DISMEMBERMENT

We will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Trip, sustain a loss shown in the Table below. The loss must occur within 180 days after the date of the Accident causing the loss.

Exposure: We will pay benefits for covered losses which result from You being unavoidably exposed to the elements due to an Accident. The loss must occur within 180 days after the event which caused the exposure.

Disappearance: We will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to an Accident.

Table of Losses

Loss:	Percentage of Principal Sum Payable:
Life.....	100%
Both Hands or Both Feet.....	100%
Sight of Both Eyes.....	100%
One Hand and One Foot.....	100%
Either Hand or Foot and Sight of One Eye.....	100%
Either Hand or Foot	50%

"Loss" with regard to: 1) hand or foot, means actual complete severance through and above the wrist or ankle joints; and 2) eye means an entire and irrecoverable loss of sight.

The Principal Sum is the Maximum Benefit Amount shown on the Schedule of Benefits.

If more than one loss is sustained as the result of an Accident, the amount payable shall be the largest amount shown in the Table of Losses.

EMERGENCY ACCIDENT & SICKNESS MEDICAL EXPENSE

We will pay benefits, up to maximum shown on the Schedule of Benefits, if You incur necessary Covered Medical Expenses as a result of an Accidental Injury which occurs during the Trip or a Sickness which first manifests itself during the Trip.

“Covered Medical Expenses” are necessary services and supplies which are recommended by the attending Physician. They include but are not limited to:

- (a) the services of a Physician;
- (b) Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a hospital room for recovery from an Accidental Injury or Sickness);
- (c) charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance services;
- (e) drugs, medicines, prosthetics and therapeutic services and supplies;
- (f) up to \$750 for emergency dental treatment for the relief of pain.

We will not pay benefits in excess of the reasonable and customary charges.

“Reasonable and Customary Charges” means charges commonly used by Physicians in the locality in which care is furnished.

We will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

We will advance payment to a Hospital, up to the maximum shown on the Schedule of Benefits, if needed to secure Your admission to a Hospital because of an Accidental Injury or a Sickness.

MEDICAL EVACUATION AND REPATRIATION OF REMAINS

Emergency Medical Evacuation

We will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if You suffer an Injury or Emergency Sickness that warrants Your Emergency Evacuation while You are on a Trip.

Benefits payable are subject to the Maximum Amount per Insured shown on the Schedule of Benefits for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes.

A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of Your Injury or Emergency Sickness warrants Your Emergency Evacuation to the closest adequate medical facility. It must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities.

The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

Escort Expenses: We will also pay reasonable and customary charges for escort expenses required by You, if You are disabled during a Trip and an escort is recommended in writing, by Your attending Physician. These escort expenses must be pre-approved by the Assistance Company.

Transportation of Dependent Children: If You are hospitalized for more than seven (7) days, We will pay subject to the limitations set out herein, for expenses to return where they reside, with an attendant if necessary, any of Your Dependent Children and any minor persons under Your care who were accompanying You when the Injury or Emergency Sickness occurred and were left alone, but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person.

Transportation to Join You: If You are hospitalized for more than seven (7), We will pay subject to the limitations set out herein, for expenses to bring one person chosen by You to and from the Hospital or other medical facility where You are confined if You are alone, but not to exceed the cost of one round-trip economy airfare ticket.

Non-Emergency Medical Evacuation

In addition to the above covered expenses, if We have previously evacuated You to a medical facility, We will pay Your airfare costs from that facility to Your primary residence, within one year from Your original Scheduled Return Date, less refunds from Your unused transportation tickets. Airfare costs will be economy, or first class if Your original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

Expenses are also payable for a non-emergency Medical Evacuation, including medically appropriate Transportation and medical care en route, to a Hospital or to Your place of residence in the U.S. or Canada, when deemed medically necessary by the attending Physician, subject to the prior approval of the Assistance Company.

“Covered Emergency Evacuation Expenses” are those expenses for Medically Necessary Transportation, including reasonable and customary medical services and supplies incurred in connection with Your Emergency Evacuation. Expenses for Transportation must be: (a) recommended by the attending Physician; and (b) required by the standard regulations of the conveyance transporting You; and (c) reviewed and pre-approved by the Assistance Company.

“Emergency Evacuation” means Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained.

“Emergency Sickness” means an illness or disease, diagnosed by a legally licensed Physician, which meets all of the following criteria: (1) there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of Your condition or place Your life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while Your coverage is in force and during Your Trip.

“Transportation” means any land, sea or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, Common Carrier, air ambulances, land ambulances and private motor vehicles.

All covered Transportation expenses must be approved in advance and arranged by an Assistance Company representative appointed by Us.

Repatriation of Remains

We will pay the reasonable Covered Expenses incurred to return Your body to Your primary residence if You die during the Trip. This will not exceed the maximum shown on the Schedule of Benefits.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, casket for transport and transportation.

All Covered Expenses must be approved in advance by the Assistance Company.

TRIP CANCELLATION, TRIP INTERRUPTION, MISSED CONNECTION AND TRIP DELAY

Trip Cancellation

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from taking Your Trip due to the following Unforeseen events:

- a) Sickness, Accidental Injury or death of You, Your Traveling Companion, Family Member or Business Partner which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date;
- b) You or Your Traveling Companion being: hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided You or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer; or having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster or burglary of Your principal place of residence within 10 days of departure;
- c) You or Your Traveling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while en route to Your scheduled point of departure;
- d) Your transfer by the employer with whom You are employed on Your Effective Date which requires Your principal residence to be relocated;

- e) If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage;
- f) You or Your Traveling Companion or Family Member, who are military personnel are called to emergency duty for a Natural Disaster;
- g) You or Your Traveling Companion being called into active military service by having Your or his/her leave revoked;
- h) Strike that causes complete cessation of services for at least 12 consecutive hours;
- i) Weather which causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- j) a documented theft of passports or visas;
- k) You are terminated or laid off from employment subject to one year of continuous employment at the place of employment where terminated;
- l) Your business operations are interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy or financial default;
- m) Natural Disaster or documented man-made disaster at the site of Your destination which renders Your destination accommodations uninhabitable;

We will reimburse You for the following:

- a) the amount of unused non-refundable prepaid payments or deposits that you paid for the Trip.

In no event shall the amount reimbursed exceed the lesser of the amount You prepaid for the Trip or the maximum benefit shown on the Schedule of Benefits.

Single Occupancy Coverage: We will reimburse You, up to the maximum shown on the Schedule of Benefits, for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his/her Trip delayed, canceled, or interrupted for a covered reason and You do not cancel or Interrupt Your Trip.

Trip Interruption

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are unable to continue on Your Trip due to the Unforeseen events listed under **TRIP CANCELLATION**.

We will pay for the following:

- a) unused, non-refundable Land/Sea Arrangements to the Travel Suppliers;
- b) up to the maximum shown in the Schedule of Benefits for the airfare paid, less the value of applied credit from an unused return travel ticket:
 - 1. to reach the original destination if You are delayed and leave after the Scheduled Departure Date; or

- 2. to return You to the return destination of the Trip as specified in the original travel documents; or
- 3. from the point where You interrupted the Trip to rejoin the Trip;

Airfare listed under this item b, is limited to the cost of one-way airfare using the same class of fare as the original ticket.

We will also pay for reasonable additional meals, lodging, and transportation expenses incurred by You (up to \$150 a day, to a maximum of \$600) if a Traveling Companion must remain hospitalized or if You must extend the Trip with additional hotel nights due to a Physician certifying You cannot fly home due to an Injury or a Sickness that does not require hospitalization.

In no event shall the amount reimbursed exceed the lesser of the amount You prepaid for the Trip or the maximum benefit shown on the Schedule of Benefits.

Missed Connection

A maximum benefit of up to the amount on the Schedule of Benefits is provided to cover for loss(es) You incur due to missed Trip departures which result from cancellation or delay of three (3) or more hours of all regularly scheduled airline flights due to Inclement Weather or any Common Carrier caused delay.

Maximum benefits of up to the amount shown in the Schedule of Benefits are provided to cover additional transportation expenses needed for You to join the departed Trip, reasonable accommodation and meal expenses, and non-refundable trip payments for the unused portion of your Trip. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Trip due to Inclement Weather.

Trip Delay

We will reimburse You for Covered Expenses on a one-time basis, up to the maximum shown in the Schedule of Benefits, if You are delayed en route to or from the Trip for twelve (12) or more hours due to a defined Hazard:

Covered Expenses Include:

- (a) any reasonable additional transportation expenses incurred;
- (b) meals and accommodations.

Expenses must be incurred by You. We will not reimburse gas or automobile miles You incur during a covered delay.

“Hazard” means:

- a) any delay of a Common Carrier (including Inclement Weather);
- b) any delay by a traffic accident en route to a departure, in which You or Your Traveling Companion is directly or not directly involved;
- c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, Natural Disaster, civil commotion or riot;

- d) severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation Records.

**BAGGAGE / PERSONAL EFFECTS
AND BAGGAGE DELAY**

Baggage / Personal Effects

We will reimburse You, up to the maximum shown on the Schedule of Benefits, for loss, theft or damage to baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The baggage and personal effects must be owned by and accompany You during the Trip.

There is a per article limit of \$300.

There is a combined maximum limit of \$600 total for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; sporting equipment, Ski Equipment, personal computers, radios, cameras, camcorders and their accessories and related equipment and other electronic items.

We will also reimburse You for charges and interest incurred due to unauthorized use of Your credit cards if such use occurs during Your Trip and if You have complied with all credit card conditions imposed by the credit card companies.

We will reimburse You for fees associated with the replacement of Your passport during Your Trip. Receipts are required for reimbursement.

We will pay the lesser of the following:

- (a) Actual Cash Value at time of loss, theft or damage to baggage and personal effects (purchase price less depreciation as determined by Us); or
- (b) the cost of repair or replacement.

Extension of Coverage: If You have checked Your property with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers the property.

SECTION 2 - General Definitions

“Accident” means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

“Accidental Injury” means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the loss.

“Actual Cash Value” means purchase price less depreciation.

“Assistance Company” means the service provider with which the Company has contracted to coordinate and deliver emergency travel assistance, medical evacuation, and repatriation.

“Baggage” means luggage and personal possessions, whether owned, borrowed, or rented, taken by You on Your Trip.

“Bodily Injury” means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.

“Business Equipment” means property used in trade, business, or for the production of income; or offered for sale or trade or components of goods offered for sale or trade.

“Business Partner” means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day to day management of the business.

“Checked Baggage” means a piece of baggage for which a claim check has been issued to You by a Common Carrier.

“City” means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

“Common Carrier” means any regularly scheduled land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

“Company” means Arch Insurance Company. Company also means We, Us or Our.

“Complication of Pregnancy” means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.

“Covered Expenses” shall mean expenses incurred by You which are for medically necessary services, supplies, care, or treatment; due to Sickness or Injury; prescribed, performed or ordered by a Physician; reasonable and customary charges; incurred while insured under the policy; and which do not exceed the maximum limits shown in the Schedule of Benefits, under each stated benefit.

“Dependent Child(ren)” means Your children, including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on You for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance.

“Domestic Partner” means a person, at least 18 years of age, with whom You have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.

“Economy Fare” means the lowest published rate for a one-way or round trip economy ticket.

“Effective Date” means the date and time Your coverage begins, as outlined in the General Provisions section of the policy.

“Family Member” means Your or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew.

“Hazard” means: a) any delay of a Common Carrier (including Inclement Weather); b) any delay by a traffic accident en route to a departure, in which You or Your Traveling Companion is directly or not directly involved; c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, Natural Disaster, civil commotion or riot; d) severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation Records.

“Hospital” means a facility that: a) holds a valid license if it is required by the law; b) operates primarily for the care and treatment of sick or injured persons as in-patients; c) has a staff of one or more Physicians available at all times; d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call; e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

“Inclement Weather” means any severe weather condition other than a hurricane which delays the scheduled arrival or departure of a Common Carrier.

“Injury” means Bodily Injury caused by an Accident occurring while the policy is in force, and resulting directly and independently of all other causes of Loss covered by the policy. The Injury must be verified by a Physician and require emergency care.

“Insured” means a person while covered under the policy and for whom the required premium is paid. Insured also means “You” or “Your”.

“Land/Sea Arrangements” means land and or sea arrangements made by the Travel Supplier.

“Loss” means injury or damage sustained by You as a result of one or more of the occurrences against which We have undertaken to indemnify You.

“Maximum Benefit” means the largest total amount of Covered Expenses that We will pay for You.

“Medically Necessary” means that a treatment, service, or supply: (1) is essential for diagnosis, treatment or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision or order.

“Natural Disaster” means flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.

“Physician” means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license and shall include Christian Science Practitioners. The treating Physician may not be You, a Traveling Companion or a Family Member.

“Pre-Existing Condition” means any injury, sickness or condition of You, a Traveling Companion, or Your or Your Traveling Companion's Family Member booked to travel with You for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

“Scheduled Departure Date” means the date on which You are originally scheduled to leave on the Trip.

“Scheduled Return Date” means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

“Sickness” means an illness or disease which is diagnosed or treated by a Physician after the Effective Date of insurance and while You are covered under the policy.

“Ski Equipment” means skis, ski poles, ski bindings, ski boots, snowboards, snowboard bindings, snowboard boots, snowblades and any other recognized snowsports equipment.

“Strike” means a stoppage of work (a) announced, organized and sanctioned by a labor union; and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strikes are work slowdowns and sickouts. Coverage is only valid if Your Trip Cancellation coverage is effective prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike.

“Terrorist Attack” means an incident deemed an act of terrorism by the U.S. Government.

“Travel Supplier” means Music Celebrations International, Inc.

“Traveling Companion” means a person or persons with whom You have coordinated travel arrangements and intend to travel with during the Trip. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

“Trip” means prepaid Land/Sea Arrangements and shall include flight connections to join or depart such Land/Sea Arrangements provided such flights are scheduled to commence within 7 days of the Land/Sea Arrangements.

“Unforeseen” means not anticipated or expected and occurring after Your Effective Date.

“Used” means to avail oneself of, to employ, to expend or consume, or to convert to one's service.

SECTION 3 - General Limitations And Exclusions

The following exclusions apply to Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Accidental Death & Dismemberment, Emergency Sickness Medical Expense, Emergency Accident Medical Expense, Emergency Evacuation, Repatriation of Remains, and Baggage/Personal Effects.

This policy does not cover Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the General Definitions section (except Emergency Evacuation and Repatriation of Remains) unless: a) the policy is purchased on or before the last payment for Your Trip; b) the booking for the Trip must be the first and only booking for this travel period and destination; and c) You are not disabled from travel at the time the premium is paid;
2. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) committed by You, a Traveling Companion or Family Member, whether insured or not unless results in the death of a non-traveling immediate Family Member;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. participation in any military maneuver or training exercise;
5. piloting or learning to pilot or acting as a member of the crew of any aircraft;
6. mental or emotional disorders, unless hospitalized;
7. participation as a professional in athletics;
8. expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
9. commission or the attempt to commit a criminal act by You, a Traveling Companion, or Family Member, whether insured or not;
10. participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering where ropes or guides are normally used; any race or speed contest; bungee cord jumping; scuba diving (unless PADI or NAUI certified); spelunking or caving; heliskiing; extreme skiing;
11. dental treatment except as a result of an Injury to sound natural teeth;
12. pregnancy and childbirth (except for complications of pregnancy);
13. traveling for the purpose of securing medical treatment;
14. a Loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the policy is not in effect for You;
15. civil disorder or riot;
16. riding or driving in any motor competition.

The following limitation applies to Trip Cancellation:

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72-hour period, We will not pay for additional charges which would not have been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply. However, You must, if requested, provide proof that said event prevented You from reporting the cancellation within the specified period.

The following exclusions apply to Baggage / Personal Effects and Baggage Delay:

We will not provide benefits for any Loss or damage to: animals; automobiles and automobile equipment; boats or other vehicles or conveyances; trailers; motors; motorcycles; aircraft; bicycles (except when checked as baggage with a Common Carrier); household effects and furnishing; antiques and collectors items; eye glasses, sunglasses or contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; keys, money, stamps, securities and documents; tickets; professional or occupational equipment or property, whether or not electronic business equipment; telephones; sporting equipment if Loss or damage results from the use thereof.

Any Loss caused by or resulting from the following is excluded:

Breakage of brittle or fragile articles; wear and tear or gradual deterioration; insects or vermin; inherent vice or damage while the article is actually being worked upon or processed; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; property shipped as freight or shipped prior to the Scheduled Departure Date.

To facilitate prompt claims settlement:

Trip Cancellation:

Immediately, or as soon as possible, call Your Travel Supplier and the Program Administrator (see Where To Present A Claim) to report Your cancellation to avoid non-covered charges due to late reporting.

If You are prevented from taking Your Trip due to Sickness or Injury, You should obtain medical care immediately. We require a certification by the treating Physician at the time of Sickness or Injury that medically imposed restrictions prevented Your participation in the Trip. Provide all unused transportation tickets, official receipts, etc.

Trip Delay or Missed Connection:

Obtain any specific dated documentation, which provides proof of the reason for delay (airline or cruise line forms, medical statements, etc).

Submit this documentation along with Your trip itinerary and all receipts from additional expenses incurred.

Medical Expenses:

Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment. Submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

Baggage:

Obtain a statement from the Common Carrier that Your Baggage was delayed or a police report showing Your Baggage was stolen along with copies of receipts for Your purchases.

WHERE TO PRESENT A CLAIM

Present all claims to the Program Administrator:

Trip Mate, Inc.*

9225 Ward Parkway, Suite 200

Kansas City, Missouri 64114

Tel: 1-800-888-7292

Plan Number: A374

Claims may also be reported/completed online at:

www.tripmate.com

*In CA, dba Trip Mate Insurance Agency

SECTION 4 - Claims Procedures and Payment

PAYMENT OF CLAIMS

We, or Our designated representative, will pay a claim after receipt of acceptable proof of Loss. Benefits for Loss of life are payable to Your beneficiary. If a beneficiary is not otherwise designated by You, benefits for Loss of life will be paid to the first of the following surviving preference beneficiaries:

- a) Your spouse;
- b) Your child or children jointly;
- c) Your parents jointly if both are living or the surviving parent if only one survives;
- d) Your brothers and sisters jointly; or
- e) Your estate.

All other claims will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, We may make arrangements to pay claims to Your legal guardian, committee or other qualified representative.

All or a portion of all other benefits provided by the policy may, at Our option, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You.

Any payment made in good faith will discharge Our liability to the extent of the claim.

The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other insurance policies. In no event will We reimburse You for an amount greater than the amount paid by You.

NOTICE OF CLAIM

Written notice of claim must be given by the Claimant (either You or someone acting for You) to Our designated Program Administrator (Trip Mate, Inc.) within twenty (20) days after a covered loss first begins or as soon as reasonably possible. Notice should include Your name and the policy number. Notice should be sent to Our Program Administrator (see Where To Present a Claim) or to Us.

PROOF OF LOSS

The Claimant must send Us, or Our designated representative, proof of loss within ninety (90) days after a covered loss occurs or as soon as reasonably possible.

OTHER INSURANCE WITH THE COMPANY

You may be covered under only one travel policy with Us for each Trip. If You are covered under more than one such policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

The following provisions apply to Baggage/Personal Effects and Baggage Delay coverages:

NOTICE OF LOSS

If Your property covered under the policy is lost, stolen or damaged, You must:

- (a) notify Us, or Our authorized representative as soon as possible;
- (b) take immediate steps to protect, save and/or recover the covered property;
- (c) give immediate notice to the carrier or bailee who is or may be liable for the loss or damage;
- (d) notify the police or other authority in the case of robbery or theft within twenty-four (24) hours.

PROOF OF LOSS

You must furnish Our designated Program Administrator (Trip Mate, Inc.) or Us, with proof of loss. This must be a detailed statement. It must be filed with Our Program Administrator or Us, within ninety (90) days from the date of loss. Failure to comply with these conditions shall invalidate any claims under the policy.

SETTLEMENT OF LOSS

Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to Us and We have determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of loss and the value involved to Us.

VALUATION

We will not pay more than the Actual Cash Value of the property at the time of loss. Damage will be estimated according to Actual Cash Value with proper deduction for depreciation as determined by Us. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

DISAGREEMENT OVER SIZE OF LOSS

If there is a disagreement about the amount of the loss either You or We can make a written demand for an appraisal. After the demand, You and We will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the Loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

BENEFIT TO BAILEE

This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

SECTION 5 - General Provisions

The following provisions apply to all coverages:
SCHEDULE OF COVERAGE AND SERVICE

WHEN YOUR COVERAGE BEGINS

All coverage (except Trip Cancellation) will take effect at 12:01 A.M. local time, at Your location, on the Scheduled Departure Date provided:

- (a) coverage has been elected; and
- (b) the required premium has been paid.

Trip Cancellation coverage will take effect at 12:01 A.M. local time at Your location on the day after the required premium for such coverage is received by Us or Our authorized representative.

WHEN YOUR COVERAGE ENDS

Your coverage will end at 11:59 P.M. local time on the date which is the earliest of the following:

- (a) the Scheduled Return Date as stated on the travel tickets;
- (b) the date You return to Your origination point if prior to the Scheduled Return Date;
- (c) If You extend the return date, coverage will terminate at 11:59 P.M. local time at Your location on the Scheduled Return Date;
- (d) The date You cancel Your Trip.

EXTENDED COVERAGE

Coverage will be extended under the following conditions:

All coverage under the policy will be extended, if: (a) Your entire trip is covered by the policy; and (b) Your return is delayed by covered reasons specified under Trip Cancellation and Interruption or Travel

Delay. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date You reach Your return destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

EXCESS INSURANCE

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity except for:

Accidental Death & Dismemberment;
Emergency Accident and Sickness Medical Expense;
Emergency Evacuation and Repatriation of Remains;
Baggage/Personal Effects;
Baggage Delay; or
as required by state law.

If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

MODE OF PREMIUM

The required premium must be paid to Us or Our authorized representative prior to the Scheduled Departure Date of the Trip.

LEGAL ACTIONS

No legal action for a claim can be brought against Us until sixty (60) days after We receive proof of loss. No legal action for a claim can be brought against Us more than two (2) years after the time required for giving proof of loss.

CONTROLLING LAW

Any part of the policy that conflicts with the state law where the policy is issued is changed to meet the minimum requirements of that law.

MISREPRESENTATION AND FRAUD

Coverage as to You shall be void if, whether before or after a Loss, You have concealed or misrepresented any material fact or circumstance concerning the policy or the subject thereof, or Your interest therein, or if You commit fraud or false swearing in connection with any of the foregoing.

SUBROGATION

To the extent We pay for a loss suffered by You, We will take over the rights and remedies You had relating to the Loss. This is known as subrogation. You must help Us to preserve Our rights against those responsible for the loss. This may involve signing any papers and taking any other steps We may reasonably require. If We take over Your rights, You must sign an appropriate subrogation form supplied by Us.

ASSIGNMENT

The policy is not assignable, whether by operation of law or otherwise, but benefits may be assigned.

Schedule of Services

Benefit	Maximum Service Amount
One Call 24-Hour Assistance Services.....	Included
Global Xpi Medical Records Services	Included



One Call

Worldwide Travel Services Network

Medical Assistance - Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

Medical Consultation and Monitoring - If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance.

We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

Medical Evacuation - When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home.

Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the policy.

All medical transportation services must be authorized and arranged by One Call. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

Emergency Medical Payments - We will assist you in the advancement of funds or guarantee payments (up to the policy limits) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

Prescription Assistance - We will assist you with replacing medications that are lost, stolen or spoiled during your Trip, either locally or by special courier.

Repatriation of Remains - In the event of death while on a Trip, we will arrange for the preparation and transportation required to return your remains to your home.

24 Hour Legal Assistance - If while on your Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

Nurse Helpline - Registered nurses are available 24-Hours a day before and during your Trip to provide general health information, clinical assessment, and health counseling to give you assistance in making appropriate healthcare decisions.

One Call Travel Solutions

24-Hour Worldwide Travel Services

Message Services - We will transmit emergency messages to family, friends or business associates and let you know that the message has been received.

Language Interpretation Services - We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

Emergency Cash Transfer - We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

Pre-Trip Travel Services - We provide 24-Hour information, help and advice for your planned Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

Travel Document and Ticket Replacement - When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

While we strive to provide help and advice for problems encountered by travelers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer you to appropriate medical and legal providers, but neither the Insurer nor One Call Worldwide Travel Services Network may be held responsible for the availability, quality or results of any medical treatment or Your failure to obtain medical treatment.

ACCESS YOUR MEDICAL RECORDS ONLINE

With our exclusive **Free Global Xpi Service**, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available. **Register at www.globalxpi.com or call, toll free:**

1-800-379-9887 Use Program Code A374

These Services are Provided by: Global Xpi, Inc.

Business Services

- emergency correspondence and business communication assistance
- assistance with locating available business services such as: express/overnight delivery sites, internet cafes, print/copy services
- assistance with or arrangements for telephone and web conferencing
- emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- real time weather, travel delay and flight status information
- worldwide business directory service for equipment repair/replacement, warranty service, etc.
- emergency travel arrangements

One Call Concierge Services

- Restaurant, shopping, hotel recommendations/reservations
- Local transport (rental car/limousine, etc.) information and reservations
- Sporting, theatre, night life and event information (sports scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- Golf course information, referrals, recommendations and tee times
- Tracking and assisting with the return of lost or delayed baggage

The 24-Hour Assistance Services are provided by:
One Call Worldwide Travel Services Network, Inc.

CONTACTING ONE CALL'S 24-HOUR SERVICE CENTER

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number.

Within U.S.A. & Canada Outside U.S.A. & Canada

1-800-555-9095 1-603-894-4710

YOUR PLAN NUMBER: A374

Disclosure Notice:

This plan provides insurance coverage that only applies during the covered trip. 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 policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Purchasing travel insurance is not required in order to purchase any other products or services offered by the Travel Retailer.

The Travel Retailer's employees are not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance offered by the Travel Retailer or to evaluate the adequacy of a prospective insured's existing insurance coverage.

Upgraded Insurance Form

PLAN DESCRIPTION For



Music Celebrations International

Travel Protection Plan

IMPORTANT HIGHLIGHTS

Access Your Medical Records Online
(www.globalxpi.com)

Note: This plan may not be purchased after
You have made final payment for Your Trip.



Arch Insurance Company
Administrative Office: 300 Plaza Three
Jersey City, NJ 07311

Music Celebrations International, Inc.
Premier Plan # A374P

DESCRIPTION OF COVERAGE SHORT TERM TRAVEL INSURANCE

This Program is issued for a stated term shown in Your Schedule of Coverage and Service

This Description of Coverage describes all of the travel insurance benefits, underwritten by Arch Insurance Company and herein referred to as the Company ("We", "Us" or "Our") under Policy Number 11TVL9476700. The insurance benefits vary from program to program. Please refer to the Schedule of Benefits and Services. It provides the Insured ("You" or "Your") with specific information about the program You purchased.

The master policy is on file with American Group Travel Trust, Bank Newport as Trustee. In the event of any conflict between the Description of Coverage and the master policy, the master policy will govern.

Notice to Residents of: Alabama, Alaska, Arkansas, Connecticut, Georgia, Illinois, Kansas, Louisiana, Maine, Mississippi, Nebraska, Nevada, New Jersey, New York, North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin and Wyoming. Your Policy consists of this Description of Coverage, Your Schedule of Coverage and Service and the enclosed applicable State Exceptions.

Schedule of Benefits

Benefit	Maximum Benefit Amount
Accidental Death and Dismemberment.....	\$25,000
Emergency Medical Expense/Emergency Assistance	
Emergency Accident and Sickness Medical Expense..	\$25,000
Emergency Evacuation and Repatriation	\$50,000
Trip Cancellation	Amount Purchase
Trip Interruption.....	Amount Purchase
Missed Connection.....	\$750
Trip Delay (Up to \$150 Per Day)	\$750
Baggage/Personal Effects	\$1500
Baggage Delay.....	\$250
Cancel For Any Reason	75% of prepaid, Non-refundable Trip Cost

Schedule of Services

Benefit	Maximum Benefit Amount
One Call 24-Hour Assistance Services.....	Included
Global Xpi Medical Records Services	Included

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FOURTEEN-DAY LOOK

You may cancel insurance under the Policy by giving Us or Our agent written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your insurance; or (b) Your Scheduled Departure Date. If You do this, We will refund Your premium paid provided no Insured has filed a claim under the policy.

SECTION 1 - Coverages

ACCIDENTAL DEATH AND DISMEMBERMENT

We will pay the percentage of the Principal Sum shown in the Table of Losses when You, as a result of an Accidental Injury occurring during the Trip, sustain a loss shown in the Table below. The loss must occur within 180 days after the date of the Accident causing the loss.

Exposure: We will pay benefits for covered losses which result from You being unavoidably exposed to the elements due to an Accident. The loss must occur within 180 days after the event which caused the exposure.

Disappearance: We will pay benefits for loss of life if Your body cannot be located one year after Your disappearance due to an Accident.

Table of Losses

Loss:	Percentage of Principal Sum Payable:
Life.....	100%
Both Hands or Both Feet.....	100%
Sight of Both Eyes.....	100%
One Hand and One Foot.....	100%
Either Hand or Foot and Sight of One Eye.....	100%
Either Hand or Foot	50%

"Loss" with regard to: 1) hand or foot, means actual complete severance through and above the wrist or ankle joints; and 2) eye means an entire and irrecoverable loss of sight.

The Principal Sum is the Maximum Benefit Amount shown on the Schedule of Benefits.

If more than one loss is sustained as the result of an Accident, the amount payable shall be the largest amount shown in the Table of Losses.

EMERGENCY ACCIDENT & SICKNESS MEDICAL EXPENSE

We will pay benefits, up to maximum shown on the Schedule of Benefits, if You incur necessary Covered Medical Expenses as a result of an Accidental Injury which occurs during the Trip or a Sickness which first manifests itself during the Trip.

“Covered Medical Expenses” are necessary services and supplies which are recommended by the attending Physician. They include but are not limited to:

- (a) the services of a Physician;
- (b) Hospital or ambulatory medical-surgical center services (this will also include expenses for a cruise ship cabin or hotel room, not already included in the cost of Your Trip, if recommended as a substitute for a hospital room for recovery from an Accidental Injury or Sickness);
- (c) charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance services;
- (e) drugs, medicines, prosthetics and therapeutic services and supplies;
- (f) up to \$750 for emergency dental treatment for the relief of pain.

We will not pay benefits in excess of the reasonable and customary charges.

“Reasonable and Customary Charges” means charges commonly used by Physicians in the locality in which care is furnished.

We will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

We will advance payment to a Hospital, up to the maximum shown on the Schedule of Benefits, if needed to secure Your admission to a Hospital because of an Accidental Injury or a Sickness.

MEDICAL EVACUATION AND REPATRIATION OF REMAINS

Emergency Medical Evacuation

We will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if You suffer an Injury or Emergency Sickness that warrants Your Emergency Evacuation while You are on a Trip.

Benefits payable are subject to the Maximum Amount per Insured shown on the Schedule of Benefits for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes.

A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of Your Injury or Emergency Sickness warrants Your Emergency Evacuation to the closest adequate medical facility. It must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities.

The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

Escort Expenses: We will also pay reasonable and customary charges for escort expenses required by You, if You are disabled during a Trip and an escort is recommended in writing, by Your attending Physician. These escort expenses must be pre-approved by the Assistance Company.

Transportation of Dependent Children: If You are hospitalized for more than seven (7) days, We will pay subject to the limitations set out herein, for expenses to return where they reside, with an attendant if necessary, any of Your Dependent Children and any minor persons under Your care who were accompanying You when the Injury or Emergency Sickness occurred and were left alone, but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person.

Transportation to Join You: If You are hospitalized for more than seven (7), We will pay subject to the limitations set out herein, for expenses to bring one person chosen by You to and from the Hospital or other medical facility where You are confined if You are alone, but not to exceed the cost of one round-trip economy airfare ticket.

Non-Emergency Medical Evacuation

In addition to the above covered expenses, if We have previously evacuated You to a medical facility, We will pay Your airfare costs from that facility to Your primary residence, within one year from Your original Scheduled Return Date, less refunds from Your unused transportation tickets. Airfare costs will be economy, or first class if Your original tickets are first class. This benefit is available only if it is not provided under another coverage in the policy.

Expenses are also payable for a non-emergency Medical Evacuation, including medically appropriate Transportation and medical care en route, to a Hospital or to Your place of residence in the U.S. or Canada, when deemed medically necessary by the attending Physician, subject to the prior approval of the Assistance Company.

“Covered Emergency Evacuation Expenses” are those expenses for Medically Necessary Transportation, including reasonable and customary medical services and supplies incurred in connection with Your Emergency Evacuation. Expenses for Transportation must be: (a) recommended by the attending Physician; and (b) required by the standard regulations of the conveyance transporting You; and (c) reviewed and pre-approved by the Assistance Company.

“Emergency Evacuation” means Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained.

“Emergency Sickness” means an illness or disease, diagnosed by a legally licensed Physician, which meets all of the following criteria: (1) there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of Your condition or place Your life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while Your coverage is in force and during Your Trip.

“Transportation” means any land, sea or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, Common Carrier, air ambulances, land ambulances and private motor vehicles.

All covered Transportation expenses must be approved in advance and arranged by an Assistance Company representative appointed by Us.

Repatriation of Remains

We will pay the reasonable Covered Expenses incurred to return Your body to Your primary residence if You die during the Trip. This will not exceed the maximum shown on the Schedule of Benefits.

Covered Expenses include, but are not limited to, expenses for embalming, cremation, casket for transport and transportation.

All Covered Expenses must be approved in advance by the Assistance Company.

TRIP CANCELLATION, TRIP INTERRUPTION, MISSED CONNECTION AND TRIP DELAY

Trip Cancellation

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from taking Your Trip due to the following Unforeseen events:

- a) Sickness, Accidental Injury or death of You, Your Traveling Companion, Family Member or Business Partner which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date;
- b) You or Your Traveling Companion being: hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action, provided You or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer; or having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster or burglary of Your principal place of residence within 10 days of departure;
- c) You or Your Traveling Companion being directly involved in a traffic accident, which must be substantiated by a police report, while en route to Your scheduled point of departure;
- d) Your transfer by the employer with whom You are employed on Your Effective Date which requires Your principal residence to be relocated;

- e) If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage;
- f) You or Your Traveling Companion or Family Member, who are military personnel are called to emergency duty for a Natural Disaster;
- g) You or Your Traveling Companion being called into active military service by having Your or his/her leave revoked;
- h) Strike that causes complete cessation of services for at least 12 consecutive hours;
- i) Weather which causes complete cessation of services of Your Common Carrier for at least 12 consecutive hours;
- j) a documented theft of passports or visas;
- k) You are terminated or laid off from employment subject to one year of continuous employment at the place of employment where terminated;
- l) Your business operations are interrupted by fire, flood, burglary, vandalism, product recall, bankruptcy or financial default;
- m) Natural Disaster or documented man-made disaster at the site of Your destination which renders Your destination accommodations uninhabitable;

We will reimburse You for the following:

- a) the amount of unused non-refundable prepaid payments or deposits that you paid for the Trip.

In no event shall the amount reimbursed exceed the lesser of the amount You prepaid for the Trip or the maximum benefit shown on the Schedule of Benefits.

Single Occupancy Coverage: We will reimburse You, up to the maximum shown on the Schedule of Benefits, for the additional cost incurred during the Trip as a result of a change in the per person occupancy rate for prepaid travel arrangements if a person booked to share accommodations with You has his/her Trip delayed, canceled, or interrupted for a covered reason and You do not cancel or Interrupt Your Trip.

Trip Interruption

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are unable to continue on Your Trip due to the Unforeseen events listed under **TRIP CANCELLATION**.

We will pay for the following:

- a) unused, non-refundable Land/Sea Arrangements to the Travel Suppliers;
- b) up to the maximum shown in the Schedule of Benefits for the airfare paid, less the value of applied credit from an unused return travel ticket:
 - 1. to reach the original destination if You are delayed and leave after the Scheduled Departure Date; or

- 2. to return You to the return destination of the Trip as specified in the original travel documents; or
- 3. from the point where You interrupted the Trip to rejoin the Trip;

Airfare listed under this item b, is limited to the cost of one-way airfare using the same class of fare as the original ticket.

We will also pay for reasonable additional meals, lodging, and transportation expenses incurred by You (up to \$150 a day, to a maximum of \$750) if a Traveling Companion must remain hospitalized or if You must extend the Trip with additional hotel nights due to a Physician certifying You cannot fly home due to an Injury or a Sickness that does not require hospitalization.

In no event shall the amount reimbursed exceed the lesser of the amount You prepaid for the Trip or the maximum benefit shown on the Schedule of Benefits.

Missed Connection

A maximum benefit of up to the amount on the Schedule of Benefits is provided to cover for loss(es) You incur due to missed Trip departures which result from cancellation or delay of three (3) or more hours of all regularly scheduled airline flights due to Inclement Weather or any Common Carrier caused delay.

Maximum benefits of up to the amount shown in the Schedule of Benefits are provided to cover additional transportation expenses needed for You to join the departed Trip, reasonable accommodation and meal expenses, and non-refundable trip payments for the unused portion of your Trip. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Trip due to Inclement Weather.

Trip Delay

We will reimburse You for Covered Expenses on a one-time basis, up to the maximum shown in the Schedule of Benefits, if You are delayed en route to or from the Trip for twelve (12) or more hours due to a defined Hazard:

Covered Expenses Include:

- (a) any reasonable additional transportation expenses incurred;
- (b) meals and accommodations.

Expenses must be incurred by You. We will not reimburse gas or automobile miles You incur during a covered delay.

“Hazard” means:

- a) any delay of a Common Carrier (including Inclement Weather);
- b) any delay by a traffic accident en route to a departure, in which You or Your Traveling Companion is directly or not directly involved;
- c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, Natural Disaster, civil commotion or riot;

- d) severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation Records.

**BAGGAGE / PERSONAL EFFECTS
AND BAGGAGE DELAY**

Baggage / Personal Effects

We will reimburse You, up to the maximum shown on the Schedule of Benefits, for loss, theft or damage to baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The baggage and personal effects must be owned by and accompany You during the Trip.

There is a per article limit of \$300.

There is a combined maximum limit of \$600 total for the following: jewelry; watches; articles consisting in whole or in part of silver, gold or platinum; furs; articles trimmed with or made mostly of fur; sporting equipment, Ski Equipment, personal computers, radios, cameras, camcorders and their accessories and related equipment and other electronic items.

We will also reimburse You for charges and interest incurred due to unauthorized use of Your credit cards if such use occurs during Your Trip and if You have complied with all credit card conditions imposed by the credit card companies.

We will reimburse You for fees associated with the replacement of Your passport during Your Trip. Receipts are required for reimbursement.

We will pay the lesser of the following:

- (a) Actual Cash Value at time of loss, theft or damage to baggage and personal effects (purchase price less depreciation as determined by Us); or
- (b) the cost of repair or replacement.

Extension of Coverage: If You have checked Your property with a Common Carrier and delivery is delayed, coverage for Baggage/Personal Effects will be extended until the Common Carrier delivers the property.

Baggage Delay

We will reimburse You for the expense of necessary personal effects, up to the maximum shown on the Schedule of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty-four (24) hours, while on a Trip, except for travel to Your final destination or place of residence.

You must be a ticketed passenger on a Common Carrier.

Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

CANCEL FOR ANY REASON

Be advised that We require You to purchase this policy with or by final payment due date for Your Trip.

We will pay a benefit, up to the maximum shown on Your Schedule of Benefits, if You are prevented from taking Your Trip for all reasons up to two (2) days or more prior to the Scheduled Departure Date for Your Trip.

We will reimburse You for the following:

- a) 75% of the amount of unused non-refundable prepaid payments or deposits that You paid for the Trip.

In no event shall the amount reimbursed exceed the lesser of the amount You prepaid for the Trip or the maximum benefit shown on the Schedule of Benefits.

SECTION 2 - General Definitions

“Accident” means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which You are traveling.

“Accidental Injury” means Bodily Injury caused by an accident (of external origin) being the direct and independent cause in the loss.

“Actual Cash Value” means purchase price less depreciation.

“Assistance Company” means the service provider with which the Company has contracted to coordinate and deliver emergency travel assistance, medical evacuation, and repatriation.

“Baggage” means luggage and personal possessions, whether owned, borrowed, or rented, taken by You on Your Trip.

“Bodily Injury” means identifiable physical injury which: (a) is caused by an Accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of death or dismemberment of You within twelve months from the date of the Accident.

“Business Equipment” means property used in trade, business, or for the production of income; or offered for sale or trade or components of goods offered for sale or trade.

“Business Partner” means an individual who: (a) is involved in a legal partnership; and (b) is actively involved in the day to day management of the business.

“Checked Baggage” means a piece of baggage for which a claim check has been issued to You by a Common Carrier.

“City” means an incorporated municipality having defined borders and does not include the high seas, uninhabited areas, or airspace.

“Common Carrier” means any regularly scheduled land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

“Company” means Arch Insurance Company. Company also means We, Us or Our.

“Complication of Pregnancy” means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.

“Covered Expenses” shall mean expenses incurred by You which are for medically necessary services, supplies, care, or treatment; due to Sickness or Injury; prescribed, performed or ordered by a Physician; reasonable and customary charges; incurred while insured under the policy; and which do not exceed the maximum limits shown in the Schedule of Benefits, under each stated benefit.

“Dependent Child(ren)” means Your children, including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on You for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance.

“Domestic Partner” means a person, at least 18 years of age, with whom You have been living in a spousal relationship with evidence of cohabitation for at least 10 continuous months prior to the Effective Date of coverage.

“Economy Fare” means the lowest published rate for a one-way or round trip economy ticket.

“Effective Date” means the date and time Your coverage begins, as outlined in the General Provisions section of the policy.

“Family Member” means Your or Your Traveling Companion's legal or common law spouse, Domestic Partner, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece or nephew.

“Hazard” means: a) any delay of a Common Carrier (including Inclement Weather); b) any delay by a traffic accident en route to a departure, in which You or Your Traveling Companion is directly or not directly involved; c) any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, Natural Disaster, civil commotion or riot; d) severe storms that cause a route closing validated by the National Weather Service records and local Department of Transportation Records.

“Hospital” means a facility that: a) holds a valid license if it is required by the law; b) operates primarily for the care and treatment of sick or injured persons as in-patients; c) has a staff of one or more Physicians available at all times; d) provides 24 hour nursing service and has at least one registered professional nurse on duty or call; e) has organized diagnostic and surgical facilities, either on the premises or in facilities available to the hospital on a pre-arranged basis; and f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

“Inclement Weather” means any severe weather condition other than a hurricane which delays the scheduled arrival or departure of a Common Carrier.

“Injury” means Bodily Injury caused by an Accident occurring while the policy is in force, and resulting directly and independently of all other causes of Loss covered by the policy. The Injury must be verified by a Physician and require emergency care.

“Insured” means a person while covered under the policy and for whom the required premium is paid. Insured also means “You” or “Your”.

“Land/Sea Arrangements” means land and or sea arrangements made by the Travel Supplier.

“Loss” means injury or damage sustained by You as a result of one or more of the occurrences against which We have undertaken to indemnify You.

“Maximum Benefit” means the largest total amount of Covered Expenses that We will pay for You.

“Medically Necessary” means that a treatment, service, or supply: (1) is essential for diagnosis, treatment or care of the Injury or Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision or order.

“Natural Disaster” means flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.

“Physician” means a licensed practitioner of medical, surgical or dental services acting within the scope of his/her license and shall include Christian Science Practitioners. The treating Physician may not be You, a Traveling Companion or a Family Member.

“Pre-Existing Condition” means any injury, sickness or condition of You, a Traveling Companion, or Your or Your Traveling Companion's Family Member booked to travel with You for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription.

“Scheduled Departure Date” means the date on which You are originally scheduled to leave on the Trip.

“Scheduled Return Date” means the date on which You are originally scheduled to return to the point of origin or to a different final destination.

“Sickness” means an illness or disease which is diagnosed or treated by a Physician after the Effective Date of insurance and while You are covered under the policy.

“Ski Equipment” means skis, ski poles, ski bindings, ski boots, snowboards, snowboard bindings, snowboard boots, snowblades and any other recognized snowsports equipment.

“Strike” means a stoppage of work (a) announced, organized and sanctioned by a labor union; and (b) which interferes with the normal departure and arrival of a Common Carrier. Included in the definition of Strikes are work slowdowns and sickouts. Coverage is only valid if Your Trip Cancellation coverage is effective prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike.

“Terrorist Attack” means an incident deemed an act of terrorism by the U.S. Government.

“Travel Supplier” means Music Celebrations International, Inc.

“Traveling Companion” means a person or persons with whom You have coordinated travel arrangements and intend to travel with during the Trip. Note, a group or tour leader is not considered a Traveling Companion unless You are sharing room accommodations with the group or tour leader.

“Trip” means prepaid Land/Sea Arrangements and shall include flight connections to join or depart such Land/Sea Arrangements provided such flights are scheduled to commence within 7 days of the Land/Sea Arrangements.

“Unforeseen” means not anticipated or expected and occurring after Your Effective Date.

“Used” means to avail oneself of, to employ, to expend or consume, or to convert to one's service.

SECTION 3 - General Limitations And Exclusions

The following exclusions apply to Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Accidental Death & Dismemberment, Emergency Sickness Medical Expense, Emergency Accident Medical Expense, Emergency Evacuation, Repatriation of Remains, Baggage/Personal Effects, and Baggage Delay.

This policy does not cover Loss caused by or resulting from:

1. Pre-Existing Conditions, as defined in the General Definitions section (except Emergency Evacuation and Repatriation of Remains) unless: a) the policy is purchased with or by final payment due date for Your Trip; b) the booking for the Trip must be the first and only booking for this travel period and destination; and c) You are not disabled from travel at the time You pay the premium;
2. suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only) committed by You, a Traveling Companion or Family Member, whether insured or not unless results in the death of a non-traveling immediate Family Member;
3. war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
4. participation in any military maneuver or training exercise;
5. piloting or learning to pilot or acting as a member of the crew of any aircraft;
6. mental or emotional disorders, unless hospitalized;
7. participation as a professional in athletics;
8. expenses incurred as a result of being under the influence of drugs or intoxicants, unless prescribed by a Physician;
9. commission or the attempt to commit a criminal act by You, a Traveling Companion, or Family Member, whether insured or not;
10. participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering where ropes or guides are normally used; any race or speed contest; bungee cord jumping; scuba diving (unless PADI or NAUI certified); spelunking or caving; heliskiing; extreme skiing;
11. dental treatment except as a result of an Injury to sound natural teeth;
12. pregnancy and childbirth (except for complications of pregnancy);
13. traveling for the purpose of securing medical treatment;
14. a Loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the policy is not in effect for You;
15. civil disorder or riot;
16. riding or driving in any motor competition.

The following limitation applies to Trip Cancellation:

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72-hour period, We will not pay for additional charges which would not have been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply. However, You must, if requested, provide proof that said event prevented You from reporting the cancellation within the specified period.

The following exclusions apply to Baggage / Personal Effects and Baggage Delay:

We will not provide benefits for any Loss or damage to: animals; automobiles and automobile equipment; boats or other vehicles or conveyances; trailers; motors; motorcycles; aircraft; bicycles (except when checked as baggage with a Common Carrier); household effects and furnishing; antiques and collectors items; eye glasses, sunglasses or contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; keys, money, stamps, securities and documents; tickets; professional or occupational equipment or property, whether or not electronic business equipment; telephones; sporting equipment if Loss or damage results from the use thereof.

Any Loss caused by or resulting from the following is excluded:

Breakage of brittle or fragile articles; wear and tear or gradual deterioration; insects or vermin; inherent vice or damage while the article is actually being worked upon or processed; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; property shipped as freight or shipped prior to the Scheduled Departure Date.

To facilitate prompt claims settlement:

Trip Cancellation:

Immediately, or as soon as possible, call Your Travel Supplier and the Program Administrator (see Where To Present A Claim) to report Your cancellation to avoid non-covered charges due to late reporting.

If You are prevented from taking Your Trip due to Sickness or Injury, You should obtain medical care immediately. We require a certification by the treating Physician at the time of Sickness or Injury that medically imposed restrictions prevented Your participation in the Trip. Provide all unused transportation tickets, official receipts, etc.

Trip Delay or Missed Connection:

Obtain any specific dated documentation, which provides proof of the reason for delay (airline or cruise line forms, medical statements, etc).

Submit this documentation along with Your trip itinerary and all receipts from additional expenses incurred.

Medical Expenses:

Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment. Submit these first to other medical plans. Provide a copy of their final disposition of Your claim.

Baggage:

Obtain a statement from the Common Carrier that Your Baggage was delayed or a police report showing Your Baggage was stolen along with copies of receipts for Your purchases.

WHERE TO PRESENT A CLAIM

Present all claims to the Program Administrator:

Trip Mate, Inc.*

9225 Ward Parkway, Suite 200
Kansas City, Missouri 64114
Tel: 1-800-888-7292

Plan Number: A374P

Claims may also be reported/completed online at:

www.tripmate.com

*In CA, dba Trip Mate Insurance Agency

SECTION 4 - Claims Procedures and Payment

PAYMENT OF CLAIMS

We, or Our designated representative, will pay a claim after receipt of acceptable proof of Loss. Benefits for Loss of life are payable to Your beneficiary. If a beneficiary is not otherwise designated by You, benefits for Loss of life will be paid to the first of the following surviving preference beneficiaries:

- a) Your spouse;
- b) Your child or children jointly;
- c) Your parents jointly if both are living or the surviving parent if only one survives;
- d) Your brothers and sisters jointly; or
- e) Your estate.

All other claims will be paid to You. In the event You are a minor, incompetent or otherwise unable to give a valid release for the claim, We may make arrangements to pay claims to Your legal guardian, committee or other qualified representative.

All or a portion of all other benefits provided by the policy may, at Our option, be paid directly to the provider of the service(s). All benefits not paid to the provider will be paid to You.

Any payment made in good faith will discharge Our liability to the extent of the claim.

The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other insurance policies. In no event will We reimburse You for an amount greater than the amount paid by You.

NOTICE OF CLAIM

Written notice of claim must be given by the Claimant (either You or someone acting for You) to Our designated Program Administrator (Trip Mate, Inc.) within twenty (20) days after a covered loss first begins or as soon as reasonably possible. Notice should include Your name and the policy number. Notice should be sent to Our Program Administrator (see Where To Present a Claim) or to Us.

PROOF OF LOSS

The Claimant must send Us, or Our designated representative, proof of loss within ninety (90) days after a covered loss occurs or as soon as reasonably possible.

OTHER INSURANCE WITH THE COMPANY

You may be covered under only one travel policy with Us for each Trip. If You are covered under more than one such policy, You may select the coverage that is to remain in effect. In the event of death, the selection will be made by the beneficiary or estate. Premiums paid (less claims paid) will be refunded for the duplicate coverage that does not remain in effect.

The following provisions apply to Baggage/Personal Effects and Baggage Delay coverages:

NOTICE OF LOSS

If Your property covered under the policy is lost, stolen or damaged, You must:

- (a) notify Us, or Our authorized representative as soon as possible;
- (b) take immediate steps to protect, save and/or recover the covered property;
- (c) give immediate notice to the carrier or bailee who is or may be liable for the loss or damage;
- (d) notify the police or other authority in the case of robbery or theft within twenty-four (24) hours.

PROOF OF LOSS

You must furnish Our designated Program Administrator (Trip Mate, Inc.) or Us, with proof of loss. This must be a detailed statement. It must be filed with Our Program Administrator or Us, within ninety (90) days from the date of loss. Failure to comply with these conditions shall invalidate any claims under the policy.

SETTLEMENT OF LOSS

Claims for damage and/or destruction shall be paid after acceptable proof of the damage and/or destruction is presented to Us and We have determined the claim is covered. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of loss and the value involved to Us.

VALUATION

We will not pay more than the Actual Cash Value of the property at the time of loss. Damage will be estimated according to Actual Cash Value with proper deduction for depreciation as determined by Us. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

DISAGREEMENT OVER SIZE OF LOSS

If there is a disagreement about the amount of the loss either You or We can make a written demand for an appraisal. After the demand, You and We will each select their own competent appraiser. After examining the facts, each of the two appraisers will give an opinion on the amount of the Loss. If they do not agree, they will select an arbitrator. Any figure agreed to by 2 of the 3 (the appraisers and the arbitrator) will be binding. The appraiser selected by You is paid by You. We will pay the appraiser We choose. You will share equally with Us the cost for the arbitrator and the appraisal process.

BENEFIT TO BAILEE

This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

SECTION 5 - General Provisions

The following provisions apply to all coverages:
SCHEDULE OF COVERAGE AND SERVICE

WHEN YOUR COVERAGE BEGINS

All coverage (except Trip Cancellation) will take effect at 12:01 A.M. local time, at Your location, on the Scheduled Departure Date provided:

- (a) coverage has been elected; and
- (b) the required premium has been paid.

Trip Cancellation coverage will take effect at 12:01 A.M. local time at Your location on the day after the required premium for such coverage is received by Us or Our authorized representative.

WHEN YOUR COVERAGE ENDS

Your coverage will end at 11:59 P.M. local time on the date which is the earliest of the following:

- (a) the Scheduled Return Date as stated on the travel tickets;
- (b) the date You return to Your origination point if prior to the Scheduled Return Date;
- (c) If You extend the return date, coverage will terminate at 11:59 P.M. local time at Your location on the Scheduled Return Date;
- (d) The date You cancel Your Trip.

EXTENDED COVERAGE

Coverage will be extended under the following conditions:

All coverage under the policy will be extended, if: (a) Your entire trip is covered by the policy; and (b) Your return is delayed by covered reasons specified under Trip Cancellation and Interruption or Travel

Delay. If coverage is extended for the above reasons, coverage will end on the earlier of: (a) the date You reach Your return destination; or (b) seven (7) days after the date the Trip was scheduled to be completed.

EXCESS INSURANCE

The insurance provided by this policy shall be in excess of all other valid and collectible insurance or indemnity except for:

Accidental Death & Dismemberment;
Emergency Accident and Sickness Medical Expense;
Emergency Evacuation and Repatriation of Remains;
Baggage/Personal Effects;
Baggage Delay; or
as required by state law.

If at the time of the occurrence of any Loss there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of Loss, over the amount of such other insurance or indemnity, and applicable deductible.

MODE OF PREMIUM

The required premium must be paid to Us or Our authorized representative prior to the Scheduled Departure Date of the Trip.

LEGAL ACTIONS

No legal action for a claim can be brought against Us until sixty (60) days after We receive proof of loss. No legal action for a claim can be brought against Us more than two (2) years after the time required for giving proof of loss.

CONTROLLING LAW

Any part of the policy that conflicts with the state law where the policy is issued is changed to meet the minimum requirements of that law.

MISREPRESENTATION AND FRAUD

Coverage as to You shall be void if, whether before or after a Loss, You have concealed or misrepresented any material fact or circumstance concerning the policy or the subject thereof, or Your interest therein, or if You commit fraud or false swearing in connection with any of the foregoing.

SUBROGATION

To the extent We pay for a loss suffered by You, We will take over the rights and remedies You had relating to the Loss. This is known as subrogation. You must help Us to preserve Our rights against those responsible for the loss. This may involve signing any papers and taking any other steps We may reasonably require. If We take over Your rights, You must sign an appropriate subrogation form supplied by Us.

ASSIGNMENT

The policy is not assignable, whether by operation of law or otherwise, but benefits may be assigned.

Schedule of Services

Benefit	Maximum Service Amount
One Call 24-Hour Assistance Services.....	Included
Global Xpi Medical Records Services	Included



One Call

Worldwide Travel Services Network

Medical Assistance - Our multi-lingual professionals are available 24 hours a day to provide help, advice and referrals for medical emergencies. We will help you locate local physicians, dentists, or medical facilities.

Medical Consultation and Monitoring - If you are hospitalized, we will contact you and your treating physician to monitor your condition to assure you are receiving appropriate care and assess the need for further assistance.

We will also contact your personal physician and family at home when necessary or requested to keep them informed of your situation.

Medical Evacuation - When medically necessary, we will arrange and pay for appropriate transportation, including an escort, if required, to a suitable hospital, treatment facility or home.

Payment for Medical Evacuation is available only for covered claims and up to the amount of coverage provided in the policy.

All medical transportation services must be authorized and arranged by One Call. In the event of an unauthorized Medical Evacuation, reimbursement may be limited or coverage may be invalidated.

Emergency Medical Payments - We will assist you in the advancement of funds or guarantee payments (up to the policy limits) to a hospital or other medical provider, if required, to secure your admission, treatment or discharge.

Prescription Assistance - We will assist you with replacing medications that are lost, stolen or spoiled during your Trip, either locally or by special courier.

Repatriation of Remains - In the event of death while on a Trip, we will arrange for the preparation and transportation required to return your remains to your home.

24 Hour Legal Assistance - If while on your Trip you encounter legal problems, we will help you find a local legal advisor. If you are required to post bail or provide immediate payment of legal fees, we will assist you in arranging a funds transfer from family or friends.

Nurse Helpline - Registered nurses are available 24-Hours a day before and during your Trip to provide general health information, clinical assessment, and health counseling to give you assistance in making appropriate healthcare decisions.

One Call Travel Solutions

24-Hour Worldwide Travel Services

Message Services - We will transmit emergency messages to family, friends or business associates and let you know that the message has been received.

Language Interpretation Services - We provide interpretation services in major languages and will refer you to appropriate local services, if needed.

Emergency Cash Transfer - We will help arrange an emergency cash transfer (wire transfer, travelers checks, etc.) of your funds from home or from friends or family in medical or travel emergency situations where additional funds are required.

Pre-Trip Travel Services - We provide 24-Hour information, help and advice for your planned Trip such as: passport and visa information, requirements and replacement; travel health information or advisories; vaccine recommendations and requirements; government agency contact information (i.e. embassies, consulates, and other departments or agencies); weather and currency information.

Travel Document and Ticket Replacement - When important travel documents (such as passports and visas) are lost or stolen, we will help you to secure replacements. We will also help you when airline or other travel tickets are lost or stolen. We will assist you with reporting your loss, reissuing tickets and obtaining the money required for this purpose (you are responsible for providing the funds).

While we strive to provide help and advice for problems encountered by travelers wherever or whenever they occur, situations may arise beyond our control when immediate resolution is not possible. We will make every reasonable effort to refer you to appropriate medical and legal providers, but neither the Insurer nor One Call Worldwide Travel Services Network may be held responsible for the availability, quality or results of any medical treatment or Your failure to obtain medical treatment.

ACCESS YOUR MEDICAL RECORDS ONLINE

With our exclusive **Free Global Xpi Service**, you can assure that your important medical records are available to you or any Physician chosen by you, at any time, anywhere in the world, quickly, wherever there is internet access available. **Register at www.globalxpi.com or call, toll free:**

1-800-379-9887 Use Program Code A374P

These Services are Provided by: Global Xpi, Inc.

Business Services

- emergency correspondence and business communication assistance
- assistance with locating available business services such as: express/overnight delivery sites, internet cafes, print/copy services
- assistance with or arrangements for telephone and web conferencing
- emergency messaging to customers, associates, and others (phone, fax, e-mail, text, etc.)
- real time weather, travel delay and flight status information
- worldwide business directory service for equipment repair/replacement, warranty service, etc.
- emergency travel arrangements

One Call Concierge Services

- Restaurant, shopping, hotel recommendations/reservations
- Local transport (rental car/limousine, etc.) information and reservations
- Sporting, theatre, night life and event information (sports scores, stock quotes, gift suggestions, etc.), recommendations and ticketing
- Golf course information, referrals, recommendations and tee times
- Tracking and assisting with the return of lost or delayed baggage

The 24-Hour Assistance Services are provided by: One Call Worldwide Travel Services Network, Inc.

CONTACTING ONE CALL'S 24-HOUR SERVICE CENTER

When outside the USA or Canada, call us collect through a local operator (you will first have to enter the International Access Code of the country you are calling from). Within the USA or Canada, use the toll free number.

Within U.S.A. & Canada Outside U.S.A. & Canada

1-800-555-9095 1-603-894-4710

YOUR PLAN NUMBER: A374P

Disclosure Notice:

This plan provides insurance coverage that only applies during the covered trip. 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 policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.

Purchasing travel insurance is not required in order to purchase any other products or services offered by the Travel Retailer.

The Travel Retailer's employees are not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance offered by the Travel Retailer or to evaluate the adequacy of a prospective insured's existing insurance coverage.

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DOMESTIC TRAVEL NOTES

A to Z



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General Tour Tips

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The Art of Traveling



A compendium of important travel-related information provided compliments of:

MUSIC CELEBRATIONS INTERNATIONAL
Quality Concert Tours, Created with Integrity

*"Music heard so deeply that it is not heard (but felt)...
You are the music while the music lasts."
TS Eliot*

Music Celebrations International welcomes you to what will be an artistic and cultural experience of a lifetime. A Music Celebrations International **Tour Manager** will meet your group upon arrival to your destination and accompany your ensemble the entire land portion of your trip. The Tour Manager is an intermediary between your group and suppliers such as hotels, concert venues, coach companies, restaurants, etc. Typical duties of a Tour Manager include checking into hotels, reconfirming all scheduled appointments, monitoring time to ensure the group is arriving to each site on schedule, accommodating any on the spot changes or requests, interface with vendors and try to resolve any problems which your group may encounter. He or she will also provide educational and historical information with each point of interest during sightseeing. Your Tour Manager is booked to assist you and to ensure your ensemble is having an enjoyable and memorable experience.

Groups Traveling by Air

BAGGAGE ALLOWANCE

In order to allow sufficient space aboard the motor coach, each group member is limited to one suitcase. Weight restrictions vary according to airline. Because of constant change to the airline industry's checked bag standards, please visit the airline's website for weight and linear dimension limitations prior to departure. Most carriers allow luggage up to 62 inches or smaller on board.

Generally, each passenger is allowed one carry-on piece of luggage and one personal item (purse, messenger bag, etc.). Weight restrictions and size for carry-on baggage vary according to airline.

PLEASE NOTE: Music Celebrations does not include baggage fees in the tour cost. Most airlines change their policies toward baggage handling and fees on a regular basis. Please refer to the airline's website for current baggage fee assessments.

TICKET NUMBERS

Almost all airlines now issue electronic ticket numbers which will be provided approximately 30 days prior to departure. Passengers can usually check-in upon arrival to the airport at the carriers' kiosk using their last name. However, Music Celebrations recommends having the list of the ticket numbers readily available in case additional information is needed. Music Celebrations does not recommend checking in online ahead of your arrival at the airport as it can cause issues with assigned seats within the group reservation.

BEFORE YOU GO

1. Your exact flight itinerary, hotel list, contact phone numbers (tour manager, Music Celebration's 24 hour number, etc.), addresses and baggage tags will be sent to you along with any last-minute information approximately 15-30 days prior to departure. Be advised that airline schedules are subject to change. Should there be any changes, you will be notified immediately.
2. Don't forget your photo ID! Anyone over the age of 18 is required to show a government ID. For those under the age of 18, identification is not required but if available it might be a good idea to bring it (i.e. school ID).
3. Make photocopies of important travel documents and pertinent identification including airline ticket numbers, itinerary, driver's license and credit cards. Leave one set of copies at home and keep another with you.

DEVIATIONS

Music Celebrations International can arrange airline deviations for tour participants on a limited basis, depending on airlines regulations and restrictions. Contact your operations specialist for details.

The Land Only Package allows participants to self-arrange flights (or other transportation) to the destination and still be included in all ground arrangements (hotels, coach transportation, meals, etc.). Upon arrival Land Only travelers should self-arrange transportation to meet up with the group, either at the hotel check-in, dinner or according to the itinerary. If traveling by air, Music Celebrations recommends booking an arrival prior to the group's to take advantage of boarding the bus with the group. Contact your operations specialist for details.

Groups Traveling by Bus

BAGGAGE ALLOWANCE

In order to allow sufficient space aboard the motor coach and for instrument/equipment storage (if applicable), each group member is limited to one suitcase. For instrumental groups Music Celebrations kindly asks to provide an equipment list noting the dimensions, weight, etc. of all equipment that will be stored under the bus. This list will be forwarded to the motor coach company for review and to verify storage space.

MOTOR COACH DRIVERS

Drivers are governed by strict regulations which may affect your tour. DOT regulations allow drivers to be on *duty* no more than 15 hours (which begins with departure from garage), which must be followed by 8 consecutive hours off duty. In this time frame drivers are allowed to *drive* up to 10 hours in a 24-hour period which must be followed by 8 consecutive hours of rest. Thus, if your tour has a late night arrival, the next day's departure may be delayed to accommodate these rules. Each coach is equipped with a meter which records the amount of time each coach is in use; this information can be demanded by the police at any time. The driver and motor coach company are subject to severe fines if the driver does not comply with the law. Because the driver is also required to drive according to the final itinerary, the coach will not be used for taxi-service during independent time.

Relief Drivers are booked to continue trips that go over these limitations (usually overnight drives). Each company's relief driver policy varies so there could be two or more drivers each direction. Typically, the last relief driver stays with the group throughout the time in the destination.

DRIVER GRATUITIES/TIPS

Long distance driver tips are usually not included in the tour package. A suggested tipping guide is included in your Director's Handbook and will be updated and resent prior to departure. Every group handles gratuities differently. Most tip at the conclusion of their tour or when the relief driver ends their final shift.

PLEASE NOTE: Gratuities may be prepaid to Music Celebrations prior to departure. Music Celebrations will then arrange payment to the drivers once the tour concludes.

BEFORE YOU GO

1. Final tour documents, including the final itinerary, will be sent to the coach company and drivers prior to departure. Coach companies typically provide the driver's name, phone number (or a 24 hour dispatch number) a few days prior to departure. This information will be forwarded to you once it becomes available.
2. Coach companies plan routing to the destination. The Tour Manager(s) will coordinate routes, stops, departure times, pick-up times and locations with the driver(s) each day while in the destination.
3. Wi-Fi, electrical outlets and other features vary by bus and by company and may be available on a limited basis and must be requested well in advance. Be aware that Wi-Fi can be "spotty" depending on the route, location and number of devices connected to it. Your operations specialist can check which amenities may be available.

Insurance

Several types of travel insurance policies are available, from Trip Cancellation / Interruption Insurance to Emergency Medical Insurance. Music Celebrations International provides applications for travel insurance to all tour group participants traveling by air. Groups traveling by bus are covered under Music Celebrations liability insurance only. Contact your operations specialist for details.

Trip Cancellation/Interruption Insurance provides coverage for cancellation or interruption of your trip due to reasons such as injury, illness or death suffered by the insured or a member of the insured's immediate family. Because most airline tickets issued for group travel are non-refundable, purchasing travel insurance to protect oneself against unforeseeable events that may impact your travel plans is highly recommended.

Emergency Medical Insurance will cover reasonable medical costs if you require emergency medical treatment while on your trip. Check your current health insurance to see if it covers travel outside your state.

Baggage Insurance provides coverage for loss, damage or theft of baggage and personal belongings. Check to see if you are covered for baggage loss under your homeowner's policy.

Packing Tips

When packing for your trip, bring clothes that can be color coordinated and layered according to the weather.

Also keep in mind these tried-and-true tips:

- **Dress comfortable** but presentable. You are representing your group! Nice dark colored jeans, khakis, slacks, polo's, blouses, etc. are acceptable for all sightseeing. School groups – be mindful of school dress code as it will likely apply (tank tops, short/skirt length, etc.). Formal wear will likely only be needed during dinner cruises, concerts and shows. Concert dress is of course needed during your group's performances!
- **Bring comfortable walking shoes** as your tour will include CONSIDERABLE walking. New shoes can cause blisters and pain! Bring a second pair in case one pair is painful, gets dirty, etc.
- **Discourage purse snatchers and pickpockets** by bringing small money holders or handbags with long straps that you can sling across your body, bandoleer-style and with a zippered compartment for money and other valuables.
- **Bring an extra pair of eyeglasses, contact lenses and sunglasses.**
- **Bring batteries and chargers** for cameras, phones and other electronics.
- **Bring sunscreen!** You will be outside sightseeing and may not realize how much sun you are getting.
- **Bring rainwear.** Plastic rain ponchos, which often come in a small square package, or travel size/small umbrellas are easy to pack and can be purchased very inexpensively.
- **Your luggage should be light, but sturdy.** Because you are responsible for your own luggage, the less you have, the happier you'll be.
- **Sample-size toiletries in leak-proof containers which are organized in a waterproof plastic bag work best.** For groups traveling by air, due to security issues, liquids and gels may not be permitted in your carry-on luggage. Since these restrictions are subject to change, you may want to check for specific restrictions 24 to 48 hours prior to your departure. (<https://www.tsa.gov/travel/security-screening/liquids-rule>)
- **Most medications should be carried in your carry-on bag and kept in their original pharmacy containers.** Due to security issues, some medications may not be permitted in your carry-on luggage. These restrictions are subject to change and vary with each airline. You may want to check for specific restrictions 24 to 48 hours prior to your departure.



Tour Gratuities/Tips



Your tour cost includes all tips, taxes and service charges at the hotels and restaurants listed in your itinerary as well as the Tour Manager.

Long distance driver tips are usually not included in the tour package. A suggested tipping guide is included in your Director's Handbook and will be updated and resent prior to departure. Every group handles gratuities differently. Most tip at the conclusion of their tour or when the relief driver ends their final shift.

PLEASE NOTE: Gratuities may be prepaid to Music Celebrations prior to departure. Music Celebrations will then arrange payment to the drivers once the tour concludes.

General Tour Tips

- **Help us help you** by giving group leaders your **full attention and cooperation** whenever asked. They have worked long and hard to make this an exceptional trip for you. You must abide by their judgment in situations. They have the responsibility for your safety and well-being. Follow all school rules and any other rules your group leader has made for the trip.
- **Courtesy** - Whether you are in a rehearsal/performance facility, a hotel, a public place or any other environment on tour, remember **you are a guest!** You should be as courteous and respectful towards people and property as you would like them to be towards you.
- **Orderly and quiet** behavior is expected in all public places. Unless it is clearly stated that "this is recreation time," no running, pushing, or loud talking. Your behavior reflects directly on the entire group.
- **You are responsible to be on time** to all call times whether that is arriving at the bus, at a concert site, or just returning from an approved outing. Always be sure that you know where and when you are to meet the group next. Establish a central meeting point at each location just in case there is a mix-up and then stay there.
- **Protect your belongings.** You are responsible for everything you bring, including cash (your chaperone is not your banker!). Leave "precious" or expensive things at home just in case you lose them.
- **Be a good teammate** by bringing your most cheerful and cooperative self to each day! Avoid complaining. Socialize with everyone in the group - don't form a "clique." Treat others as you would like to be treated. Pace yourself: eat well, **get enough sleep and rest** each night. Use headsets for Ipods, game players, etc. during appropriate times.

Student groups: Smoking, drinking alcoholic beverages, having or using medically unauthorized or illegal drugs is not permitted at any time.

What If?

(FREQUENTLY ASKED QUESTIONS WHEN TRAVEL CHALLENGES ARISE)

Prior to Departure

Q: What if one of our airline tickets is lost?

A: Most airlines have transitioned away from mailing or using physical paper airline tickets and now use electronic "paperless" documents, even for groups. If the airline is unable to locate your reservations, contact Music Celebrations immediately at (800) 395-2036 or via the 24-hour number listed in your Final Director's Packet

At the Airport

Q: What if one of our boarding passes is lost or stolen?

A: If the pass is lost prior to security return to the airline's check-in desk. If the pass is lost after security go to the gate and speak with an airline representative. The party who lost the ticket may have to pay a replacement fee. If there are further problems regarding replacement, contact Music Celebrations International.

Q: What if our flight has been delayed for more than an hour?

A: Always keep Music Celebrations International informed about delays so your Tour Manager in the arrival city can be notified. Call the 24-hour number listed in your Final Director's Packet during early morning and evening hours or on the weekend.

Q: What if our flight has been cancelled?

A: Work with the airline to rebook your group. Inform Music Celebrations International via the 24-hour number listed in your Final Director's Packet. Do not leave the airport until you have been rebooked on the next available flight.

Q: What if we missed our flight?

A: Work with the airline to rebook your group. Inform Music Celebrations International via the 24-hour number listed in your Final Director's Packet. Do not leave the airport until you have been rebooked on the next available flight.

Q: What if a suitcase is lost or damaged?

A: Inform the airline immediately prior to leaving the airport (if possible) and fill out the necessary claim form. If the affected group member has purchased Travel Insurance, they can contact Music Celebrations International upon return.

On Tour

Q: What if one of the group members becomes ill or injured?

A: Inform your Tour Manager and group leader who will help you find a physician or proper emergency care.

Q: What if luggage is lost or damaged while not in the custody of the airline?

A: Inform your Tour Manager and group leader who will assist you in contacting the local authorities. Fill out a police report detailing all items missing. Passengers with Travel Insurance may file a claim upon returning home.

Q: What if one of the group members gets lost?

A: If for some reason you get lost or separated from the group, **stay where you are** for at least 15 minutes. Try calling your head chaperone or group leader or call the hotel (wherever you are staying or last stayed) and ask for/leave a message for your head chaperone who will come and get you. **IMPORTANT:** When you reach the group leader and inform them of your location, stay there! Do not wander to another location. Another option would be to request assistance from a policeman if you see one nearby – **DO NOT GO LOOKING FOR ONE.**



The Art of Traveling

When you pack your bags to explore the beauties of your own country or to travel around the world, consider these keys for a happy journey:

- *Travel lightly.* You are not traveling for people to see you.
- *Travel expectantly.* Every place you visit is like a surprise package to be opened. Untie the strings with an expectation of high adventure.
- *Travel hopefully.* “To travel hopefully,” wrote Robert Louis Stevenson, “is better than to arrive.”
- *Travel humbly.* Visit people and places with reverence and respect for their traditions and ways of life.
- *Travel courteously.* Consideration for your fellow travelers and your hosts will smooth the way through the most difficult days.
- *Travel gratefully.* Show appreciation for the many things that are being done by others for your enjoyment and comfort.
- *Travel with an open mind.* Leave your prejudices at home.
- *Travel with curiosity.* It is not how far you go, but how deeply you go that mines the gold of experience. Thoreau wrote a big book about tiny Walden Pond.
- *Travel with imagination.* As the old Spanish proverb puts it, “He who would bring home the wealth of the Indies, must carry the wealth of the Indies with him.”
- *Travel fearlessly.* Banish worry and timidity; the world and its people belong to you just as you belong to the world.
- *Travel relaxed.* Make up your mind to have a good time.
- *Travel patiently.* It takes time to understand others, especially when there are barriers of language and custom; keep flexible and adaptable to all situations.
- *Travel with the spirit of a world citizen.* You will discover that people are basically much the same the world around. Be an ambassador of good will to all people.



1440 South Priest Dr., Suite 102
Tempe, AZ 85281-6954
www.musiccelebrations.com | info@musiccelebrations.com

Travel Notes International

TRAVEL NOTES

A to Z



Baggage
Before You Go
Currency Exchange
Customs/Immigration
Deviations
Electricity
Insurance
Packing
Motor Coach Drivers
Passports & Visas
Tips And Taxes
What If?



**MUSIC
CELEBRATIONS**

INTERNATIONAL

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Tempe, AZ 85281-6954

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Toll-free: (800) 395-2036
Fax: (480) 894-5137

Website: www.musiccelebrations.com

E-mail: info@musiccelebrations.com

*Music heard so deeply that it is not heard (but felt)...
You are the music while the music lasts.
TS Eliot*

Music Celebrations International welcomes you to what will be an artistic and cultural experience of a lifetime. A Music Celebrations International **Tour Manager** will accompany your group during the land portion of your trip. The Tour Manager is an intermediary between your group and suppliers such as hotels, concert venues, coach companies, restaurants, etc. Typical duties of a Tour Manager include checking into hotels, reconfirming all scheduled appointments, and handling financial details associated with the tour. While the Tour Manager will interface with vendors and try to resolve any problems which your group may encounter, **his or her function is not that of a tour guide**. Professional licensed guides are required by law in most cities and are retained to provide guide service to your group.

Baggage Allowance

In order to allow sufficient space aboard the motor coach, each group member is limited to one suitcase. Weight restrictions vary according to airline. Because of the constant change in airline industry checked bag standards, you will be updated prior to travel with weight and linear dimension limitations.

Generally, each passenger is allowed one carry-on piece of luggage and one personal item (not including purses and cameras). Weight restrictions for carry-on baggage vary according to airline.

PLEASE NOTE: Music Celebrations does not include baggage fees in the cost of our tours. Most airlines are now changing their policies toward baggage handling and fees on a regular basis. Please refer to the airline's website for current baggage fee assessments. Also note that all flights inter-China (in between Chinese locations) implement a baggage weight limit of 44 lbs.

Before You Go

1. Your exact flight itinerary and hotel lists, flight bags and baggage tags will be sent to you along with any last-minute information approximately 15-30 days prior to departure. Be advised that airline schedules are subject to change. Should there be any changes, you will be notified immediately.
2. Make photocopies of your travel documents and pertinent identification including ticket numbers, passport identification page, itinerary, driver's license and credit cards. Leave one set of copies at home and keep another with you.
3. Call your bank/financial institution and notify them of your upcoming travel.

Currency Exchange

International travelers can choose from several different currency options:

1. **Credit Cards and ATM Cards:** One advantage of credit card purchases is that they are exchanged at the interbank rate, which is usually more favorable. It is best to use credit cards for large purchases. A disadvantage of credit card purchases is that if a dispute arises over charges on your card, you do not have much protection overseas. With credit cards and ATM cards, keep the following in mind:
 - a. If your ATM is linked to Cirrus or Plus systems, you can use your ATM card to obtain cash while traveling. Your bank should be able to give you a listing of all ATMs available on your network; and
 - b. Notify your bank that you will be using your card out of the country; ask that they document it in the system or your account may be placed on hold or blocked for security purposes.
2. **Traveler's Checks (not recommended by Music Celebrations International):** The only advantage of using traveler's checks is that they are replaceable if lost or stolen however; most vendors will not accept them.
3. **Prepaid Debit Cards (not recommended by Music Celebrations International):** Most pre-paid cards do not have chips in them, which is required by most vendors. Also, pre-paid cards generally have a limit of \$500.



Customs & Immigration

When entering a foreign country, all non-citizens must go through customs and immigration. Upon arrival at a foreign airport, you will:

1. Need to show your passport (and visa, if applicable);
2. Proceed to your connecting flight or collect your luggage and proceed through the “nothing to declare” line; and
3. Meet your Music Celebrations International Tour Manager outside of the baggage claim area.

Non U.S. passport holders must verify travel documents needed in advance with embassy of country they wish to visit or are connecting through. Music Celebrations International only arranges group visas to Brazil. All other travel documents are the responsibility of the individual traveler.

When returning to the U.S., all U.S. citizens are generally allowed up to \$800.00 worth of purchases duty-free. Duty will be charged on purchases exceeding \$800.00. There are few exceptions to this, but for the purposes of your concert tour it is unlikely you will encounter these exceptions.

A few important ones to note, however, are limits on the amount of alcoholic beverages, cigarettes, cigars, and other tobacco products you may include in your duty-free personal exemption.

Carry receipts to prove ownership of all items of significant value which were previously purchased or purchased while traveling.

Deviations

Music Celebrations International can arrange airline deviations for tour participants on a limited basis. Student deviations will only be allowed if approved by the director or tour coordinator. Each airline has different rules regarding individuals deviating from a group booking and usually only the return date can be extended, and that for a limited amount of days. Every request must be submitted in writing to Music Celebrations International and a service fee will be charged to each individual deviating. Additional airline fees may also be assessed according to flight plans and airline regulations.

Electricity

While most of North and South America (including the U.S.), the Caribbean, and Japan use 110 voltage electricity, most European countries use 220 voltage. For your convenience, see the following description of plug types and a chart listing plugs used by various countries. Keep in mind that you can buy voltage converters and adapter plugs at most travel and luggage stores or at many department and electronics stores.

Plug Types:

A = This plug type is used in the U.S., Canada, Mexico, Japan, and some parts of China.

B = This plug has 2 round prongs and is used in most of continental Europe

C = Primarily used in Australia, this plug has 2 flat prongs like the U.S., except that they form a V-shape

D = This plug has 3 prongs (two flat and one rectangular) that form a triangle and is widely used in Great Britain

E = Similar to plug B except it has 2 oversized round prongs

<i>Country</i>	<i>Voltage</i>	<i>Plug Type</i>
Australia	220	C
Austria	220	B
Belgium	220	B
Brazil	110/220	B
Canada	110/220	A
China	110/220	A and C
Czech Republic	220	B
France	220	B
Germany	220	B
Great Britain	220	D and E
Hungary	220	B
Ireland	220	D and E
Italy	220	B
The Netherlands	220	B
New Zealand	220	C
Portugal	220	B

Scandinavia	220	B
Slovakia	220	B
Spain	220	B
Switzerland	220	B

Insurance

Several types of travel insurance policies are available, from Trip Cancellation / Interruption Insurance to Emergency Medical Insurance. Music Celebrations International provides applications for travel insurance to all tour directors or tour coordinators to distribute to individual participants.

Trip Cancellation/Interruption Insurance provides coverage for cancellation or interruption of your trip due to reasons such as injury, illness or death suffered by the insured or a member of the insured's immediate family. Because most airline tickets issued for group travel are non-refundable, purchasing travel insurance to protect oneself against unforeseeable events that may impact your travel plans is highly recommended.

Emergency Medical Insurance will cover reasonable medical costs if you require emergency medical treatment while on your trip. Check your current health insurance to see if it covers international travel. Many European countries will provide emergency medical services.

Baggage Insurance provides coverage for loss, damage or theft of baggage and personal belongings. Check to see if you are covered for baggage loss under your homeowner's policy.

Packing

When packing for your trip, bring clothes that can be color coordinated and layered according to the weather.



Also keep in mind these tried-and-true tips:

- **Bring comfortable walking shoes** as your tour will include CONSIDERABLE walking. Negotiating cobblestone streets, hill-climbing, and touring old castles (with no elevators) are all common activities. New shoes can cause blisters and pain!
- **Dress appropriately for tours of churches and cathedrals.** Although many of the great cathedrals and churches in Europe are top tourist attractions, they are still used as houses of worship, and many require that visitors wear proper clothing, especially in Italy and Spain where one's knees and arms should be covered when entering a church. Avoid shorts and immodest outfits. You may be asked to leave by a church official if your clothing is considered inappropriate.
- **Discourage purse snatchers and pickpockets** by bringing small money/passport holders or handbags with long straps that you can sling across your body, bandoleer-style, and with a zippered compartment for money and other valuables.
- **Bring an extra pair of eyeglasses or contact lenses.**
- **Bring rainwear.** Plastic rain ponchos, which often come in a small square package, are easy to pack and can be purchased very inexpensively. Umbrellas are another good option for being lightweight and storing easily.
- **Your luggage should be light but sturdy.** Because you are responsible for your own luggage, the less you have, the happier you'll be. Also keep in mind that most European elevators are small.
- **Sample-size toiletries in leak-proof containers which are organized in a waterproof plastic bag work best.** Due to security issues, liquids and gels may not be permitted in your carry-on luggage. Since these restrictions are subject to change, you may want to check for specific restrictions 24 to 48 hours prior to your departure.
- **Most medications should be carried in your carry-on bag and kept in their original pharmacy containers.** Due to security issues, some medications may not be permitted in your carry-on luggage. Since these restrictions are subject to change, you may want to check for specific restrictions 24 to 48 hours prior to your departure.

Motor Coach Drivers

Drivers are governed by strict regulations which may affect your tour. A driver is allowed to drive a maximum of 9 hours a day and must have a minimum of 9 hours of rest between driving days. Thus, if your tour has a late night arrival, the next day's departure may be delayed to accommodate these rules. Each coach is equipped with a meter which records the amount of time each coach is in use; this information can be demanded by the police and border officials at any time. The driver and motorcoach company are subject to severe fines if the driver does not comply with the law. Because the driver is also required to drive only according to the final itinerary, the coach will not be used for taxi-service during independent time.

Passport (Obtaining)

Please start this process early! Music Celebrations International will need a passport copy 120 days prior to departure.



1. Obtain a passport application from your nearest U.S. Post Office or on the internet at www.travel.state.gov.
2. Request a certified copy of your birth certificate (an original copy with a raised seal) from the County Clerk in your place of birth.
3. Obtain two color "passport photos" which are no more than six months old and which measure 2x2 inches.
4. Take the completed passport application to the passport office at a U.S. Post Office or Passport Agency together with the following items:
 - a. Certified copy of your birth certificate;
 - b. ONE (1) of the following: Driver's License, Voter's Registration Card, or Naturalization Certificate;
 - c. Two (2) passport photos; and
 - d. A check or money order as payment for the passport (remember that debit/credit cards will not be accepted and the amount due is listed on the passport application.).

It may take up to eight (8) weeks to receive your passport. When it arrives, sign it and carry it with you at all times when traveling abroad.

Passport (Renewing)

If you already have a passport, it must be valid up to six months after the return of your trip.

BE SURE TO CHECK THE EXPIRATION DATE!

1. Pick up the application form at the nearest passport office or on the internet at www.travel.state.gov.
2. Complete the form and mail it to the nearest passport issuing office together with: 1) your old passport 2) two (2) new passport photos; and 3) your check for renewal fees (indicated on the application). It will cost extra for the passport office to submit the renewal application for you.

Additional Passport Information

- If you need your passport immediately, please ask your local passport office for further information.
- Passports are valid for ten (10) years, unless issued to persons under 16 years of age.
- If you wish to have your passport sent to you by Express Mail, check with the passport office.
- If your passport becomes lost or stolen, you must report it immediately:
 - a. Inside the U.S. to the nearest passport office; or
 - b. Outside the U.S. to the nearest U.S. Embassy.

Visas

PLEASE START THIS PROCESS EARLY!

U.S. citizens do not need a visa when traveling to many countries; however, Australia, China and Brazil are examples of countries where a visa is required for U.S. citizens. If you are traveling to these countries, Music Celebrations International may include the cost of the VISA. Please check with your director.

Non-U.S. citizens must contact their Consulate General for information regarding visa requirements for countries they plan to visit.

1. Visa applications can be obtained from the Consulate General or Embassy Office of the country from which the visa is required.
2. MCI will provide application support documents needed for your visa application including; flight details, hotel information, tour itinerary, etc.
3. Fill out the visa application and send it to the nearest Consulate General or Embassy Office indicated on the application along with:
 - a. Your valid passport; and
 - b. Check or money order for your passport to be returned with your visa stamp.

Note: It can take 6-8 weeks or more for your passport to be returned with your visa stamp. Express mail services can be used to expedite the process.

Tipping



Your tour price includes all tips, taxes and service charges at the hotels and restaurants listed in your itinerary. When paying for independent meals in European restaurants, travelers should determine if the tip has already been included on the bill. If not, 10% - 15% is a reasonable amount for the tip depending on the quality of the service. For special service, a tip of 10% is acceptable for the server.

It is customary to tip the local, professional sightseeing guides 1.00 - 3.00 EUR/GBP or local currency per participant per day upon completion of the tour. The guides, who are very knowledgeable and who are required to pass a thorough exam in order to become licensed, rely upon gratuities to supplement their income.

It is also customary to tip the driver and the Tour Manager 2.50 – 3.50 EUR/GBP or local currency per participant per day upon completion of the tour. These individuals work very hard to ensure that your tour runs as smoothly as possible.

It is possible to pre-pay these tips to MCI and MCI will distribute on your behalf during the tour.

For China tourists, all gratuities are included in the tour price.

Value Added Tax Refund (V.A.T.)

In Europe, a local value-added tax is included in most retail prices. If you spend more than a certain amount of money in one store, you are entitled to a refund of the V.A.T. which can range from 9% to 20% of the retail price. You can apply for this refund when you leave the country (or European Union).

When you shop at stores displaying a tax-free-shopping-for-tourists sign and you spend more than the required minimum, obtain the Value Added Tax voucher from the sales representative. Your passport will be required.

The V.A.T. refund will take place at your final departure from the European Union or non-EU country. For example, you must apply for the refund at the airport where you board your transatlantic flight. Alternatively, if you make purchases in Switzerland or another non-EU country, your tax free voucher must be stamped by a customs official when leaving that country. In both cases you must be able to present the purchased goods, the receipts and the V.A.T. voucher to the customs official for verification. Cash refunds can often be made immediately at the airport, or you can receive your money via charge card credit or check.

Please note: you must apply for the V.A.T. card online, prior to your departure.

What If?

(FREQUENTLY ASKED QUESTIONS WHEN TRAVEL CHALLENGES ARISE)

At the Airport

- Q: What if one of our boarding passes is lost or stolen?
 A: Go to the airline and show them a photocopy of the lost ticket. The party who lost the ticket may have to pay a replacement fee. If there are further problems regarding replacement, contact Music Celebrations International.
- Q: What if our flight has been delayed for more than an hour?
 A: Always keep Music Celebrations International informed about delays so your Tour Manager at the arrival city can be notified.
- Q: What if our flight has been cancelled?
 A: Work with the airline at the airport to rebook your group. Inform Music Celebrations International. Don't leave the airport until you have been rebooked on the next available flight.
- Q: What if we missed our flight?
 A: Work with the airline to rebook then contact Music Celebrations International. Don't leave the airport until you have been rebooked on the next available flight.
- Q: What if a suitcase is lost or damaged?
 A: Inform the airline prior to leaving the airport and fill out the necessary claim form. If the affected group member has purchased Travel Insurance, they can contact Music Celebrations International upon return.

On Tour

- Q: What if one of the group members becomes ill or injured?
 A: Inform your Tour Manager who will help you find a physician or proper emergency care.
- Q: What if luggage is lost or damaged while not in the custody of the airline?
 A: Inform your Tour Manager who will assist you in contacting the local authorities. Fill out a police report detailing all items missing. Passengers with Travel Insurance may file a claim upon returning home.
- Q: What if a passenger loses his or her passport?
 A: Inform your Tour Manager, Director and contact the local U.S. embassy or consulate.



THE ART OF TRAVELING

When you pack your bags to explore the beauties of your own country or to travel around the world, consider these keys for a happy journey:

- ♦ *Travel lightly.* You are not traveling for people to see you.
- ♦ *Travel expectantly.* Every place you visit is like a surprise package to be opened. Untie the strings with an expectation of high adventure.
- ♦ *Travel hopefully.* "To travel hopefully," wrote Robert Louis Stevenson, "is better than to arrive."
- ♦ *Travel humbly.* Visit people and places with reverence and respect for their traditions and ways of life.
- ♦ *Travel courteously.* Consideration for your fellow travelers and your hosts will smooth the way through the most difficult days.
- ♦ *Travel gratefully.* Show appreciation for the many things that are being done by others for your enjoyment and comfort.
- ♦ *Travel with an open mind.* Leave your prejudices at home.
- ♦ *Travel with curiosity.* It is not how far you go, but how deeply you go that mines the gold of experience. Thoreau wrote a big book about tiny Walden Pond.
- ♦ *Travel with imagination.* As the old Spanish proverb puts it, "He who would bring home the wealth of the Indies, must carry the wealth of the Indies with him."
- ♦ *Travel fearlessly.* Banish worry and timidity; the world and its people belong to you just as you belong to the world.
- ♦ *Travel relaxed.* Make up your mind to have a good time.
- ♦ *Travel patiently.* It takes time to understand others, especially when there are barriers of language and custom; keep flexible and adaptable to all situations.
- ♦ *Travel with the spirit of a world citizen.* You will discover that people are basically much the same the world around. Be an ambassador of good will to all people.



MUSIC
CELEBRATIONS
INTERNATIONAL

1440 S. Priest Dr., Suite 102
Tempe, AZ 85281-6954

www.musiccelebrations.com | info@musiccelebrations.com

***Music Celebrations International –
Quality Concert Tours, Created with Integrity***

Land Only Form



Music Celebrations International, L.L.C.

1440 S. Priest Drive, Suite 102, Tempe, AZ 85281-6954
(480) 894.3330 (800) 395.2036 Fax (480) 894.5137
info@musiccelebrations.com

LAND ONLY AGREEMENT

Must be received by MCI no later than January 15, 2019

The following participant(s) will be accompanying the ProMusica Arizona on their Concert Tour to Ireland and will be using only the land arrangements of the trip. Independent arrangements will be made for the airline transportation.

Participant names:

_____	_____
_____	_____

It will be the responsibility of the above for the transportation to and from the arrival airport to join the group and begin the tour arrangements. The transfers included in the tour price will not be available unless the flights coincide with the group's arrival and departure flights. There will not be any refundable amount for these transfers.

The land only price will be available through the director/tour coordinator. The land only portion includes motorcoach transportation on tour, hotels, meals, and sightseeing, as per the itinerary, guides, and concert arrangements.

It will also be the responsibility of the above to advise Music Celebrations International in writing of the flight schedule and what arrangements have been made to join the group en route. The group's land itinerary will be available from the director/tour coordinator.

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

Group Leader Signature

Date