

Any music group, or individual within a music group can purchase Trip Cancellation Insurance or Coverage through any provider they wish. The Winter Park Ski-Music Festival (WPSMF) is simply providing this information for any music group that wishes to purchase coverage through Travel Insured International, because the WPSMF is familiar with the other travel plans Travel Insured offers, and for each group, we have set up a convenient web link for your members to purchase coverage directly through Travel Insured, if desired.

WPSMF is providing the below information, as their interpreted summary to group directors. In no way does this document's contents describe the exact language, or contain the "official" description of coverages, or eligibilities of plans being offered by Travel Insured. For any questions, or to request full plan documents, contact Travel Insured directly at 844-440-8113

*The Winter Park Ski-Music Festival will purchase a Post Departure (\$0 trip cost) Student Protection Plan on behalf of all registered trip attendees. This plan's eligible coverages (with maximum benefits) in no way includes trip cancellations since we purchase it as a \$0 trip cost. It provides post departure coverages with specific eligible events for trip interruption, trip delay, missed connections, baggage loss and delay, non-medical evacuation, accident & sickness emergency medical care, and more, all with maximum benefits, that can be claimed by an individual for reimbursement. After the WPSMF purchases the post departure Travel Protection Plan on behalf of all persons in mid-March, the WPSMF will email each music director, the multiple paged "plan document" for the music director to share with each of their members.*

Following is a Travel Insured prepared "plan summary" for the Student Deluxe Group Travel Protection Plan. This is a plan any music group members can individually purchase through Travel Insured, if they choose. This plan includes Trip Cancellation coverage, but we believe should be purchased to also include the optional "Cancel For Any Reason" (CFAR) coverage, which better covers instances which a group may have to cancel their travel due to *anything* related to Covid-19. Below are a few examples of how a Student Deluxe plan without CFAR, would not be accepted as an eligible trip cancellation reason:

- Your school or school district does not allow group travel because of Covid fears
- Self-quarantining because of Covid, or Covid spreading fears
- The state of Colorado, Grand County Colorado, or the local Winter Park government mandates and enforces orders (trying to curb the spread of Covid) that would not allow for a worthwhile trip for your group, such as not being able to recreate
- The number of group members not being able to travel (because of Covid) doesn't make sense for the remaining number of members to travel
- Your transportation carriers or even the festival are unable to provide services for any governmental COVID mandates

# STUDENT DELUXE



**TRAVEL INSURED INTERNATIONAL**  
A CULLEN & FORTNEY COMPANY

## GROUP TRAVEL PROTECTION PLAN

### SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

<u>Benefit</u>	<u>Maximum Limit</u>
Trip Cancellation**	Trip Cost*
Trip Interruption**	150% of Trip Cost
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$300
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Cancel for Any Reason (CFAR)***	Optional
<b>Non-Insurance Worldwide Emergency Assistance Services</b>	<b>Included</b>

Coverages may vary and not all coverage is available in all jurisdictions.

\* Subject to the maximum benefit amount of \$10,000.

\*\* For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only.

\*\*\* CFAR coverage is up to 75% of the nonrefundable trip cost (subject to \$10,000 maximum). CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR is available if purchased at the time of original plan purchase and with, or before your final payment for your trip, and you paid your Travel Supplier for the full cost for all non-refundable trip costs for your trip prior to your cancellation of your trip. For \$0 Trip Cost there is no CFAR. **This benefit is not available to residents of New York State.**

### PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$7	N/A	\$4,001-\$4,500	\$121	\$181.50
\$1-\$200	\$12	\$18.00	\$4,501-\$5,000	\$135	\$202.50
\$201-\$400	\$17	\$25.50	\$5,001-\$5,500	\$149	\$223.50
\$401-\$600	\$21	\$31.50	\$5,501-\$6,000	\$163	\$244.50
\$601-\$800	\$25	\$37.50	\$6,001-\$6,500	\$177	\$265.50
\$801-\$1,000	\$30	\$45.00	\$6,501-\$7,000	\$190	\$285.00
\$1,001-\$1,500	\$41	\$61.50	\$7,001-\$7,500	\$204	\$306.00
\$1,501-\$2,000	\$54	\$81.00	\$7,501-\$8,000	\$218	\$327.00
\$2,001-\$2,500	\$68	\$102.00	\$8,001-\$8,500	\$233	\$349.50
\$2,501-\$3,000	\$81	\$121.50	\$8,501-\$9,000	\$247	\$370.50
\$3,001-\$3,500	\$94	\$141.00	\$9,001-\$10,000	\$261	\$391.50
\$3,501-\$4,000	\$108	\$162.00			

The above rates are for trips up to 30 days – for each day over 30 add \$3.00 per person per day. All of the above rates are for the plan which includes insurance and non-insurance services.

\*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.

**COMPETING  
ATHLETES CAN  
BE COVERED  
UNDER THE  
PLAN!**

**Travel Insured International**  
844-440-8113  
groups@travelinsured.com  
www.travelinsured.com

## GENERAL LIMITATIONS AND EXCLUSIONS

**Insurance benefits are not payable for any loss due to, arising or resulting from:** 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating in skydiving or parachuting, hang gliding or bungee cord jumping; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. being intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 9. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 11. dental treatment (except as coverage is otherwise specifically provided in the Plan); 12. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 14. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 15. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 16. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**Additional Limitations and Exclusions Specific to Baggage and Personal Effects:** Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

### Purchase Up to Final Trip Payment Due Date for Pre-Existing Condition Waiver

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased at or before final trip payment due date for this trip, for the full non-refundable cost of the trip and you are not disabled from travel at the time you pay the plan cost.

## PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. The cost of your plan is for the full plan. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2019. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** Coverages may vary and not all coverage is available in all jurisdictions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 800-243-3174; [customer@travelinsured.com](mailto:customer@travelinsured.com); California license #0113223.

### **WPSMF comments and interpretations about the above Student Deluxe plan summary:**

Notice that the Trip Cancellation coverage would reimburse 100% of a person's trip cost, up to \$10,000, but without the optional CFAR coverage, trip cancellations have a pretty narrow scope of reasons/events that provide the full 100% trip cost coverage. As interpreted by WPSMF: these events would have to be something like death, being hijacked, your residence becomes uninhabitable (due to fire, burglary, flood or natural disaster), theft of passports, police reported traffic accident on way to scheduled departure point, bankruptcy of airline or bus company, inclement weather that causes 18 hours of delay, felony assault to you, or acts of terrorism. Rather than not being covered because your trip cancellation reason was not eligible, we suggest paying for the optional CFAR coverage, so any reason for cancelling will provide at least 75% of trip cost coverage.

Now let's talk about some important eligibility details about the Student Deluxe Plan with the optional CFAR coverage. Below are all the CFAR eligibility requirements listed within the "full plan document" that will be provided to any individual after they purchase.

#### **Not applicable for \$0 Trip Costs**

**Applicable only when when purchased within at the time of original plan purchase and if the appropriate additional premium has been paid.**

**If you cancel Your Trip for any reason not otherwise covered by this plan, benefits will be paid for up to 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip provided:**

- a. **Your payment or Deposit for this plan is received with or before the final Payment for Your Trip; and**
- b. **You have paid the Travel Supplier for the full cost for all non-refundable Trip costs for Your Trip prior to Your cancellation of Your Trip; and**
- c. **You cancel Your Trip 48 hours or more before Your Scheduled Departure**

### **WPSMF interpretation of the above:**

- If a person wants the CFAR coverage, they obviously have to have a trip cost more than \$0.
- If a person wants the CFAR coverage, it has to be purchased at the same time they purchase the Student Deluxe plan. So if a person thought the optional CFAR coverage were not needed, and they purchased the less expensive premium (without CFAR), they cannot go back later and purchase it additionally.
- A person has to purchase the Student Deluxe with CFAR coverage **prior to making the final payment for their trip**. If you had a claim, failure to evidence this would probably result in a denial of claim.
- For festival groups, the music director is probably the person making the all payments to the airlines, bus company, the festival, and other trip suppliers. In order for a claim to be made by any individual, all suppliers have to be paid prior to any individual cancelling their trip.
- Any person wanting to cancel their trip, has to cancel trip at least 48 hours prior to their departure date.

**Questions the WPSMF has asked our Travel Insured representative, and our interpretation of their response:**

- Q: Let's say a music director has already received full payment from an individual or individuals, is there no way those persons can purchase the plan with the optional CFAR coverage? A: No, a plan with CFAR cannot be purchased after the final trip payment.
- Q: What if a music director increased the trip cost slightly, which then required all members to pay an additional final payment later, in order to circumvent the requirement of having to purchase the plan with CFAR prior to making their final payment? A: If a person were to file a claim for their trip cancellation (with CFAR), it would be evident to the claims department that the smaller final payment was created for the purpose of avoiding the purchase date requirement, resulting in a denial of claim.
- Q: Some group members and adults will be paying different trip costs, since some adults may have requested more private lodging accommodations that have an additional cost, and thus a higher trip cost. Its okay for members within the same group to have different trip costs, right? A: Sure, the coverage is based on what each individual pays, and the trip cost can be different for group members.
- Q: What if a parent or adult purchased coverage for a larger trip cost than what they actually paid? A: If a claim were filed, the claims department will be requesting all the documentation for the amounts paid. Even if a person paid a premium for a higher trip cost, the claim will be based on what they actually paid for the trip. That person might be eligible for a refund with the difference in excessive premium.
- Q: What if a person paid for coverage below what they paid in trip costs? A: The claim will be based on what they paid for. A person should never underestimate their actual trip cost.
- Q: Some groups rely upon fundraising to supplement the amount each member pays for the trip. Since the claim is based on the amount of money paid toward a trip, can fundraising also be included in trip "cost" for that person. A: If a person can prove money has been applied (even through fundraising), that traveler would have a record of payment and can ask for its reimbursement.
- Q: Some of our groups are using a 2020 payment credit they have with WPSMF, towards the 2021 trip. Does this not allow their members to purchase the plan with CFAR? A: Any person purchasing the Student Deluxe plan with CFAR must purchase it prior to making their final payment. If they are not having to pay additional money toward their 2021 trip, and if they purchase the plan, misrepresenting the final payment date will result in the claim being denied because they should not be able to evidence a trip payment after the purchase of the plan with CFAR.
- Q: What if a group has the WPSMF 2020 payment credit, disqualifying most its members from purchasing the Student Deluxe plan with CFAR, but the group also has new or additional members that will be paying for the trip cost. Can those members purchase the plan? A: Yes, if they can prove they paid for trip cost, with a final trip payment paid after the plan purchase.

- Q: The school or music program is not charging some or all of their chaperones a trip cost, as a courtesy to them for serving as chaperones. But it is a cost to the program. Could the school or music program show where they paid on behalf of the chaperone, if a claim were made, reimbursing the school or music program? A: Our products are designed to protect the out-of-pocket expenses of the traveler. We do not protect the investment of a third-party organization. If the traveler has paid toward the trip, then they can purchase our product to protect that investment. If they have not, unfortunately, the third party cannot protect its investment.
- Q: For kids who may pay cash, would a receipt from the school secretary, or program secretary/treasurer suffice for a claim? A: a cash receipt is fine and can be allowed.
- Q: What if a group adds a “last minute” person to their trip roster? A: As long as that person purchases the plan with CFAR before that person pays for the trip.

If a group has further questions about the Student Deluxe plan with or without the optional CFAR coverage, please feel free to ask the WPSMF staff. We will most likely refer you to Travel Insured for any question that is specific, detailed, or we cannot easily find within the plan document.

Next, we wanted to share with each director what is involved with their students, parents and adults purchasing a Student Deluxe Plan through Travel Insured’s website, if this is something your group members want to pursue. WPSMF staff has simply added a second travel plan, for each group, within our online management of Travel Protection Plans with Travel Insured. *The first plan is the Post Departure, \$0 trip cost, Travel Protection we purchase on behalf of every registered group member within WPSMF Online in mid February . We pay and manage this plan. You will get the group roster in March, with the plan documents to distribute to your members however you wish.*

The second plan we have added for each group is the Student Deluxe Protection Plan with CFAR. We thought there would be no interest in purchasing the Student Deluxe plan without CFAR since the Trip Cancellation reason parameters are so narrow. All we have done is input your group name, the travel destination of Colorado, and the travel dates we have your group. By doing so, Travel Insured created a weblink your members can access to purchase coverage if they choose. We created this for each group for organizational purposes only. **If a group director wants the web link for their members to purchase coverage from, just ask us, and we will provide.**

Lastly, we thought we would show directors what each member will see if they purchase the Student Deluxe Plan with CFAR through Travel Insured’s website. **You probably want to review the following pages, so you can give an ounce of instruction to the parents and adults.** See our comments below each picture.

If a director request from WPSMF the web link for their members to purchase the Student Deluxe plan with the CFAR coverage, below is what your parents and adults will see:



## Winter Park Ski - Music Festival

**Traveler Information** *(enter travelers here)*

John S Doe

Trip Cost for Primary Traveler ⓘ  
**500.00**  
(U.S. Dollars)

First Name: **John** Middle Initial: **S** Last Name: **Doe**

Email: **johndoe@gmail.com** Confirm Email: **johndoe@gmail.com**

Country: **United States** ▼

Street Address or P.O. Box: **123 Anystreet** Address Line 2: \_\_\_\_\_

City: **Anycity** State: **Colorado** ▼ Zip Code: **99999**

**ADDITIONAL TRAVELER**

**Primary Traveler Telephone(s)** *(policy telephones)*

International:  Phone: **(555) 999-9999** Phone Type: **Home** ▼

**ADDITIONAL PHONE**

Each person will enter their entire trip cost (including all prepaid items such as transportation, the festival charges, meals, etc.) their name, email address, address and telephone number. **Directors will probably want to give a bit of instruction to all purchasing members as to the trip cost to enter, and encourage members not to underestimate the trip cost!** See the afore listed Plan Summary for the per person rates listed for CFAR coverage.

Summary	
Click on each traveler for details.	
John D	\$ 31.50
<b>Total</b>	<b>\$ 31.50</b>

all fields are required unless otherwise noted

Once a member has input their trip cost and name, a window will appear showing the respective per person premium amount. Again, each music group has been set up to purchase the Student Deluxe plan with the optional CFAR coverage. This amount should be congruent with the CFAR rates listed previously in Plan Summary. It appears a family could select the “Additional Traveler” button to add another family member, to pay once for multiple persons

### Trip Information (dates, destination & carriers)

Departure Date <b>4/8/2021</b> <small>m / d / yyyy</small>	Return Date <b>4/11/2021</b> <small>m / d / yyyy</small>	Trip Length 4 days
Final Payment Date <b>2/10/2021</b> <small>m / d / yyyy</small>	Final Payment Date is the date you made your final payment for the trip, not the group final payment due date.	

### Trip Destinations

Legacy Destination

**Colorado** ▼

We have input your group’s travel dates, which should auto populate the dates. If a member needs to input something different for their travel dates (different from what we have on record), encourage them to do so.

Final Payment Due Date: We found that a person has to select the calendar icon, and select the date there, rather than typing this date. **This is the date their final payment for trip costs are due. If a person selects a date in the past, remember, this disqualifies them from purchasing after their final payment date. Directors will probably want to give some additional instruction about this form field!**

**Plan Document Delivery** *(how do you want to receive your documents?)*

**Delivery Method**

**Emailed** Your Confirmation of Benefits and Plan Document will be emailed to you immediately after purchase.  
To send a copy to another email address, enter it below.

Delivery Email: johndoe@gmail.com      Confirm Delivery Email: johndoe@gmail.com

Selecting the “Emailed” check box should have the plan document emailed to them, giving full disclosure of everything about the coverage. Encourage adults to review the plan, and ask Travel Insured any questions they may have.

**Payment** *(enter payment information here)*

**Payment**



Amount: **\$11.50**

/  /

Billing address is same as primary traveler's address

Country: **United States**

**USE AN ADDITIONAL CARD**

- [Privacy Policy](#)
- [Security Statement](#)

I have read the [Purchase Agreement](#) and [Plan Document](#)

**PURCHASE**

Lastly, the field to enter the online payment with a credit or debit card. Looks like a person could access the plan document (downloads) here with the link. Select Purchase and make sure they get a receipt of payment or acknowledgement showing they indeed purchased!