



Ritz TOURS
Est. 1980

in partnership with:

USI | **Travel**
AFFINITY | **Insurance Services**

Serving the travel insurance community since 1973.

5 Reasons You Need a Tour Protection Plan

1. You've invested a significant expense in your trip. If you have to cancel, you'll lose that money.

Cancelling a trip is bummed enough. You don't want to lose your entire trip investment on top of it. The Trip Cancellation benefit covers you in case you or a family member becomes ill or seriously injured before your trip, or if there's a death in the family. You can also be covered in the event of natural disaster or bad weather impacting your home or destination, or if your travel supplier (such as an airline) goes bankrupt or on strike. There are more reasons too - read them all in the policy. Don't want to be bound by the reasons outlined in the policy? Upgrade your plan with the Cancel For Any Reason option and you can literally cancel your trip for any reason at all!

2. Once you've departed on your trip, plans can still go wrong.

Unfortunately, baggage loss or damage is not uncommon. Neither are travel delays. Our plans offer coverage for these scenarios. And if your trip is interrupted and you have to leave early? Our plans cover that too. So you can feel more at ease packing up to leave your loved ones and your home behind, knowing that if something happens, you have coverage and help to get you back home.

3. You need coverage in case you get sick or injured while away from home.

Did you know most health insurance plans provide little to no coverage outside the U.S.? Medicare provides none. And within the U.S., many plans provide limited coverage out of your region. If you get sick or injured on your trip, access to medical coverage is important. Many people mistakenly believe medical care outside the U.S. is free or very cheap. This is not the case, particularly for visitors to other countries. In fact, many travelers have been shocked at the cost of care abroad.

And let's go one step further... what if you become sick or injured on vacation and don't heal immediately. How will you get home? All our plans provide coverage for Emergency Medical Evacuation, enabling you to get to an adequate facility for treatment, then transported home if needed.

Life is full of the unexpected. So is travel, which is why we love it.

But sometimes things can go wrong.

Be prepared for the uninvited "what-if's" with a Tour Protection Plan.

4. The Tour Protection Plan gives you access to 24/7 assistance no matter where you are in the world.

Let's say your passport was lost or stolen in Portugal. Or your prescription medications were left behind in your arrival hotel in Amsterdam. Or you twisted your ankle on an excursion in Switzerland and need to find a doctor. Who do you call or where do you go for help? With our plans, it's easy. Your plan comes with access to 24/7 Travel Assistance services, available at any time, from anywhere in the world. If at any point you have any question during your trip or need assistance with ANYTHING, you can call the numbers provided and get assistance from someone in your native language. Wouldn't it feel nice to know that someone always has your back?

5. It's a small price to pay to gain peace of mind.

We hope your trip goes completely smoothly. But think of the investment you made in your trip. Would you be comfortable losing it all in the event of a cancellation? And perhaps more importantly, think of the huge expense you could face if you become sick or injured while traveling and need medical care or an evacuation. Covering yourself for the risks will make your trip all the more enjoyable and relaxing. And that's the whole point, right?

For coverage specifics, exclusions and terms and conditions, always read the full policy.

For more information or questions about the plan, contact:

Travel Insurance Services Customer Service

855.874.0156

Monday - Friday, 9 a.m. - 7 p.m. Eastern Time

my.travelinsure.com/ritztours

Don't take it from us. Here's what our customers say:

"I will most definitely take out insurance for all my future travel with this company as a result of my experience... We are getting older as are our parents so this gives us peace of mind in case the unforeseeable happens. If it doesn't, it is money well spent for that peace of mind."

– Diana P. from Massachusetts

"I was really surprised at how affordable the policy was. I was able to get more than basic coverage and even that was not too expensive."

– Pam T. from California

"You have provided both of my parents – and me – great relief and peace of mind."

– Lauren G. from New York



Trip Cancellation/Interruption

Travel Delay

Baggage Loss

Accident & Sickness Medical

Emergency Medical Evacuation

Missed Connection

24/7 Assistance Services