

Your adventure awaits. But don't be caught unprepared.

Protect yourself and your trip investment with a tour protection plan.



ENROLL TODAY!
my.travelinsure.com/ritztours

Unexpected surprises can make life exciting. But not when they interfere with your vacation.

Our tour insurance protection plan covers the unexpected by providing coverage for trip cancellation and trip interruption, plus accident and medical expenses, baggage loss and delay, travel delay and more.

Read full policy for specific coverage details and exclusions.

Comprehensive Tour Insurance Protection Plan

| PLAN DETAILS/COVERAGE | LIMITS |
|---|--|
| Trip Cancellation | 100% of Trip Cost |
| Trip Interruption | 150% of Trip Cost Limit |
| Travel Delay (6 hrs) | \$1,500 per Trip (\$200/day) |
| Baggage and Personal Effects | \$2,000 Per article Limit: \$300, Combined Maximum for Described Property: \$500 |
| Baggage delay (12 hrs.) | \$500 |
| Missed Connection (3 hrs) | \$1,000 |
| Airline Ticket Change Fee | \$300 |
| Single Occupancy Supplement | Included |
| Emergency Accident and Sickness Medical Expense (Primary Coverage) | \$250,000 |
| Dental | \$750 |
| Emergency Medical Evacuation | \$500,000 |
| Repatriation of Remains | \$500,000 |
| Accidental Death & Dismemberment | \$50,000 |
| Pre-Existing Conditions Waiver | Included when conditions are met |
| Trip Cancellation For Any Reason (CFAR)* | 75% of Total Trip Cost <i>Must buy plan within 14 days of initial trip deposit. Other conditions apply.</i> |

*CFAR not available to residents of New York state.

Disclosure: The dollar amounts listed are maximums, and the policy may pay less than this amount, or up to this amount.



See back page for rates, or visit my.travelinsure.com/ritztours to get a free quote. To enroll, call Ritz Tours toll free at (888) 345-7489 or (626) 289-7777. If you have questions about the plan, please call Travel Insurance Services at (855) 874-0156 and reference Ritz Tours account #50040.

PREMIUM RATES: Standard Plan

Without Cancel For Any Reason (CFAR) Upgrade

| Trip Cost Age | 0-34 | 35-59 | 60-69 | 70-74 | 75-79 | 80-84 | 85+ |
|-----------------|---------|---------|---------|---------|---------|---------|---------|
| \$1-500 | \$27 | \$47 | \$60 | \$72 | \$94 | \$111 | \$126 |
| \$501-1000 | \$43 | \$69 | \$90 | \$107 | \$139 | \$170 | \$184 |
| \$1001-1500 | \$55 | \$81 | \$118 | \$140 | \$183 | \$226 | \$242 |
| \$1501-2000 | \$76 | \$115 | \$147 | \$199 | \$231 | \$291 | \$300 |
| \$2001-2500 | \$96 | \$138 | \$177 | \$267 | \$320 | \$356 | \$357 |
| \$2501-3000 | \$116 | \$160 | \$205 | \$346 | \$398 | \$419 | \$414 |
| \$3001-3500 | \$136 | \$183 | \$235 | \$387 | \$445 | \$486 | \$530 |
| \$3501-4000 | \$154 | \$186 | \$263 | \$429 | \$471 | \$601 | \$597 |
| \$4001-4500 | \$171 | \$200 | \$334 | \$461 | \$508 | \$637 | \$697 |
| \$4501-5000 | \$191 | \$220 | \$366 | \$493 | \$542 | \$721 | \$767 |
| \$5001-5500 | \$219 | \$272 | \$400 | \$524 | \$579 | \$850 | \$841 |
| \$5501-6000 | \$247 | \$295 | \$437 | \$557 | \$619 | \$879 | \$913 |
| \$6001-6500 | \$269 | \$322 | \$470 | \$592 | \$669 | \$936 | \$986 |
| \$6501-7000 | \$291 | \$349 | \$506 | \$639 | \$718 | \$996 | \$1,057 |
| \$7001-8000 | \$320 | \$386 | \$570 | \$729 | \$907 | \$1,210 | \$1,280 |
| \$8001-9000 | \$359 | \$431 | \$637 | \$824 | \$1,027 | \$1,380 | \$1,434 |
| \$9001-10,000 | \$397 | \$443 | \$703 | \$908 | \$1,154 | \$1,547 | \$1,593 |
| \$10,001-11,000 | \$456 | \$513 | \$789 | \$1,010 | \$1,276 | \$1,710 | \$1,858 |
| \$11,001-12000 | \$515 | \$580 | \$867 | \$1,125 | \$1,395 | \$1,870 | \$2,035 |
| \$12,001-13,000 | \$574 | \$651 | \$940 | \$1,237 | \$1,517 | \$2,033 | \$2,222 |
| \$13,001-14,000 | \$635 | \$721 | \$1,024 | \$1,349 | \$1,648 | \$2,195 | \$2,424 |
| \$14,001-15,000 | \$698 | \$793 | \$1,109 | \$1,460 | \$1,812 | \$2,358 | \$2,623 |
| \$15,001-16,000 | \$745 | \$907 | \$1,244 | \$1,561 | \$1,937 | \$2,520 | \$2,805 |
| \$16,001-17,000 | \$794 | \$967 | \$1,324 | \$1,662 | \$2,061 | \$2,682 | \$2,984 |
| \$17,001-18,000 | \$843 | \$1,025 | \$1,405 | \$1,762 | \$2,186 | \$2,845 | \$3,165 |
| \$18,001-19,000 | \$891 | \$1,083 | \$1,485 | \$1,863 | \$2,312 | \$3,006 | \$3,347 |
| \$19,001-20,000 | \$939 | \$1,141 | \$1,565 | \$1,963 | \$2,436 | \$3,169 | \$3,526 |
| \$20,001-21,000 | \$986 | \$1,200 | \$1,645 | \$2,035 | \$2,561 | \$3,332 | \$3,708 |
| \$21,001-22,000 | \$1,033 | \$1,259 | \$1,724 | \$2,165 | \$2,686 | \$3,494 | \$3,889 |
| \$22,001-23,000 | \$1,083 | \$1,318 | \$1,805 | \$2,265 | \$2,811 | \$3,656 | \$4,070 |
| \$23,001-24,000 | \$1,130 | \$1,376 | \$1,886 | \$2,365 | \$2,934 | \$3,818 | \$4,250 |
| \$24,001-25,000 | \$1,177 | \$1,434 | \$1,966 | \$2,466 | \$3,059 | \$3,981 | \$4,431 |

Add \$5/day for every day that trip exceeds 30 consecutive days in length

The Tour Insurance Protection Plans are underwritten by Starr Indemnity & Liability Company, a Texas domiciled corporation (NAIC Company Code: 38318: TX license number: 93542) with its principal place of business at 399 Park Avenue, 2nd Floor, New York, NY 10022.

This is only a brief description of the coverage(s) available under policy series LT 007 (06/2015). The policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts or discrepancies between this document and the policy or if any point is not covered in this document, the terms and conditions of the policy shall govern. Starr Indemnity & Liability Company has sole financial responsibility over any claims and/or any other financial obligations owed by the insurer. Starr Indemnity & Liability Company ("Starr Indemnity"), a Texas company, has administrative offices at 399 Park Avenue, 2nd Floor, NY, NY 10022. Starr Indemnity is currently authorized to transact business in all states and jurisdictions, as well as the District of Columbia and Puerto Rico. NAIC No. 38318. Please read the policy carefully.

These plans are administered by USI Insurance Services, LLC d/b/a USI Affinity Travel Insurance Services with its principal place of business at 3805 West Chester Pike, Suite 200, Newtown Square, PA, 19073. CA license #OG11911. If you have any questions about the plans, please contact 1-855-874-0156 or customer@travelinsure.com.

PREMIUM RATES: with Cancel For Any Reason (CFAR) Upgrade

CFAR not available to residents of New York. Plan must be purchased within 14 days of initial trip deposit to be eligible for upgrade. Other conditions apply.

| Trip Cost Age | 0-34 | 35-59 | 60-69 | 70-74 | 75-79 | 80-84 | 85+ |
|-----------------|---------|---------|---------|---------|---------|---------|---------|
| \$1-500 | \$41 | \$71 | \$90 | \$108 | \$141 | \$167 | \$189 |
| \$501-1000 | \$65 | \$104 | \$135 | \$161 | \$209 | \$255 | \$276 |
| \$1001-1500 | \$83 | \$122 | \$177 | \$210 | \$275 | \$339 | \$363 |
| \$1501-2000 | \$114 | \$173 | \$221 | \$299 | \$347 | \$437 | \$450 |
| \$2001-2500 | \$144 | \$207 | \$266 | \$401 | \$480 | \$534 | \$536 |
| \$2501-3000 | \$174 | \$240 | \$308 | \$519 | \$597 | \$629 | \$621 |
| \$3001-3500 | \$204 | \$275 | \$353 | \$581 | \$668 | \$729 | \$795 |
| \$3501-4000 | \$231 | \$279 | \$395 | \$644 | \$707 | \$902 | \$896 |
| \$4001-4500 | \$257 | \$300 | \$501 | \$692 | \$762 | \$956 | \$1,046 |
| \$4501-5000 | \$287 | \$330 | \$549 | \$740 | \$813 | \$1,082 | \$1,151 |
| \$5001-5500 | \$329 | \$408 | \$600 | \$786 | \$869 | \$1,275 | \$1,262 |
| \$5501-6000 | \$371 | \$443 | \$656 | \$836 | \$929 | \$1,319 | \$1,370 |
| \$6001-6500 | \$404 | \$483 | \$705 | \$888 | \$1,004 | \$1,404 | \$1,479 |
| \$6501-7000 | \$437 | \$524 | \$759 | \$959 | \$1,077 | \$1,494 | \$1,586 |
| \$7001-8000 | \$480 | \$579 | \$855 | \$1,094 | \$1,361 | \$1,815 | \$1,920 |
| \$8001-9000 | \$539 | \$647 | \$956 | \$1,236 | \$1,541 | \$2,070 | \$2,151 |
| \$9001-10,000 | \$596 | \$665 | \$1,055 | \$1,362 | \$1,731 | \$2,321 | \$2,390 |
| \$10,001-11,000 | \$684 | \$770 | \$1,184 | \$1,515 | \$1,914 | \$2,565 | \$2,787 |
| \$11,001-12000 | \$773 | \$870 | \$1,301 | \$1,688 | \$2,093 | \$2,805 | \$3,053 |
| \$12,001-13,000 | \$861 | \$977 | \$1,410 | \$1,856 | \$2,276 | \$3,050 | \$3,333 |
| \$13,001-14,000 | \$953 | \$1,082 | \$1,536 | \$2,024 | \$2,472 | \$3,293 | \$3,636 |
| \$14,001-15,000 | \$1,047 | \$1,190 | \$1,664 | \$2,190 | \$2,718 | \$3,537 | \$3,935 |
| \$15,001-16,000 | \$1,118 | \$1,361 | \$1,866 | \$2,342 | \$2,906 | \$3,780 | \$4,208 |
| \$16,001-17,000 | \$1,191 | \$1,451 | \$1,986 | \$2,493 | \$3,092 | \$4,023 | \$4,476 |
| \$17,001-18,000 | \$1,265 | \$1,538 | \$2,108 | \$2,643 | \$3,279 | \$4,268 | \$4,748 |
| \$18,001-19,000 | \$1,337 | \$1,625 | \$2,228 | \$2,795 | \$3,468 | \$4,509 | \$5,021 |
| \$19,001-20,000 | \$1,409 | \$1,712 | \$2,348 | \$2,945 | \$3,654 | \$4,754 | \$5,289 |
| \$20,001-21,000 | \$1,479 | \$1,800 | \$2,468 | \$3,053 | \$3,842 | \$4,998 | \$5,562 |
| \$21,001-22,000 | \$1,550 | \$1,889 | \$2,586 | \$3,248 | \$4,029 | \$5,241 | \$5,834 |
| \$22,001-23,000 | \$1,625 | \$1,977 | \$2,708 | \$3,398 | \$4,217 | \$5,484 | \$6,105 |
| \$23,001-24,000 | \$1,695 | \$2,064 | \$2,829 | \$3,548 | \$4,401 | \$5,727 | \$6,375 |
| \$24,001-25,000 | \$1,766 | \$2,151 | \$2,949 | \$3,699 | \$4,589 | \$5,972 | \$6,647 |