

OPTIONAL Travel Insurance

KARL Brazil - January 28 - February 10, 2024

We are delighted to offer OPTIONAL insurance programs in-conjunction with your Brazil trip. Please note that for cancellation insurance to be in place, the premium must be paid by October 1st, 2023 to effect coverage. **Note: if you wish to add Cancel for Any Reason Coverage this must be done within 10 days of initial deposit being placed.** This ensured the protection is in force from the start. All insurance premiums, once paid, are non-refundable. Insurance can be paid by cheque or with credit card. Travel insurance policies are contracted through John Hancock Insurance Agency/ Starr Insurance Companies.

All Inclusive – Silver Plan

The John Hancock Package Plan is an all-inclusive plan offering cancellation and interruption, emergency health care, travel accident, air flight accident and baggage insurance.

Benefit Summary

Trip Cancellation	100% of cost
Trip Interruption	150% of trip cost
Trip Cancel for Any Reason	Optional addition (noted below)
Trip Delay	3 or more hours \$750 (\$150 per day)
Missed Connection	\$750
Airline ticket change fee	\$200
Baggage/ Personal effects	\$1,000
Baggage delay (12 + hours)	\$500
Emergency accident and sickness medial expense	\$100,000
Emergency Medical evacuation	\$500,000
Pre-existing conditions exclusion waiver	60 day look back, 14 day waiver (conditions apply)
Repatriation of remains	\$500,00

WICHITA DEPARTURES:

All-Inclusive Premiums per person including Cancel for any reason:

Age	Sum Insured - \$5,450	Cost Per Person	Single Cost (\$5,930)
20 – 34	Total Premium	\$348.00	\$391.50
35 – 59	Total Premium	\$424.50	\$483.00
60 - 69	Total Premium	\$615.00	\$670.50
70 - 74	Total Premium	\$876.00	\$921.00
75 - 79	Total Premium	\$987.00	\$1,053.00

All-Inclusive Package Premiums without Cancel for Any Reason Per Person

Up to 75% of non-refundable trip cost will be reimbursed. 100% of the non-refundable trip cost and trip duration must be insured. Cancellation must be no less than 2 days prior to scheduled departure date and must be purchased within 10 days of initial trip payment or deposit.

Age	Sum Insured - \$5,450	Cost Per Person	Single Cost (\$5,930)
20 – 34	Total Premium	\$232.00	\$261.00
35 – 59	Total Premium	\$283.00	\$322.00
60 - 69	Total Premium	\$410.00	\$447.00
70 - 74	Total Premium	\$584.00	\$614.00
75 - 79	Total Premium	\$658.00	\$702.00

For anyone above 80 please contact us for a quote

KANSAS CITY DEPARTURES:**All-Inclusive Premiums, per person, including Cancel for any reason:**

Age	Sum Insured - \$5,375	Cost Per Person	Single Cost (\$5,855)
20 – 34	Total Premium	\$348.00	\$391.50
35 – 59	Total Premium	\$424.50	\$483.00
60 - 69	Total Premium	\$615.00	\$670.50
70 - 74	Total Premium	\$876.00	\$921.00
75 - 79	Total Premium	\$987.00	\$1,053.00

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75 - 79	Total Premium	\$658.00	\$702.00

For anyone above 80 please contact us for a quote

SPECIAL NOTES:

WE STRONGLY RECOMMEND: At a minimum primary medical insurance for your travel. THIS DOES NOT HAVE TO BE PURCHASED THROUGH FREDERICK TRAVEL WATERLOO.

Your verbal or written acceptance of insurance premium ensures your insurance package is in place.

IMPORTANT: Any policy with cancellation protection must be purchased by final payment date OR within 10 days of deposit if including cancel for any reason coverage.

It is understood that, should we not hear from you and / or having you purchase a policy, that insurance has been offered and declined by the client.

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