



## Bill's primer to Travel Insurance

Thank you for signing up for one of our adventures! Here's what you need to know about the travel insurance, and why it's important for you to consider this now instead of waiting.

Travel Guard is the acknowledged leader in the travel insurance industry. Jan and I have recommended their coverage to all of our travel clients for decades. In this time they have sent dozens of checks to participants. We have yet to hear of one instance where they have delayed or denied payment for a legitimate claim. In the same period of time, we have heard too many horror stories from our participants who skipped buying travel insurance or who have bought it from a different supplier. If you are going to invest in travel insurance, we strongly recommend either Travel Guard or the coverage available to members of AAA.

The "silver" policy that most of our participants choose costs about 6%, and kicks in when an immediate family member suffers a medical emergency. This includes any parents, siblings and children, plus both of you! Because it remains in effect through the end of your trip, it also provides coverage if you or someone back home has an emergency during your vacation.

Unlike the insurance policies you've purchased for your health, car and home, travel insurance has no term. The cost of the policy is exactly the same whether you buy immediately or delay your purchase until the day you leave home. If anything happens in the meantime, you'll be glad you bought it earlier. Better yet, when you buy promptly (within 14 days of the "booking deposit date" shown on your invoice) pre-existing health conditions are waived. If either of you has a "pre-existing health condition" such as an old high school sports injury or even a serious illness, this extra coverage is FREE (if purchased in the next 14 days).

**IF you would like Jan to have the ability to make calls to Travel Guard on your behalf (expediting all claims by several weeks), use our reference number when signing up with Travel Guard: 009536 – Santana Cycles. For the Travel Guard Coverage we recommend, [CLICK HERE](#), or go to: [www.TravelGuard.com/plans/silver/](http://www.TravelGuard.com/plans/silver/)**

~Bill