Choice Music Tours (CMT) policies and procedures concerning travel insurance.

- CMT recommends that travelers purchase a travel protection plan policy.
- For our travelers' convenience, we include information about the Student Deluxe Protection Plan with Cancel for Any Reason (CFAR) offered by Travel Insured International. (See below for an explanation of CFAR)
- CMT recommends that travelers purchase a travel protection plan policy, but we cannot require this. We cannot include the price of an insurance policy in the trip cost. Travel Insured International does not provide an option to purchase a policy for the entire group.
- The school administration or parent booster organization might choose to require each traveler to purchase travel insurance as a prerequisite to trip participation. Please check with your administration to see if this is something they would support.
- If an insurance policy purchase becomes a prerequisite, each traveler/family must be permitted to choose an insurance company and policy on their own – they cannot be required to purchase a specific policy or from a specific travel insurance company.
- CMT suggests that Directors/Group Leaders:
    - Be very diligent to clearly provide the travel insurance option to all participants.
    - Make sure that travelers/families know that the "ball is now in their court." They have a link which provides the purchase instructions. They need to make the choice.
    - Inform travelers/parents that they must contact the insurance company directly with any questions.
- The **Travel Insurance Information** portion of the Trip Confirmation Agreement has all the information to share with travelers/parents to enable them to make an informed choice. If you have trouble downloading any of these attachments, please contact your CMT Travel Consultant and we will send them to you directly.
    - **TII Student Deluxe CFAR Marketing Piece.pdf** - lists benefits and policy cost
    - **TII Protection Plan Document – Student Deluxe.pdf** - detailed information about coverages
    - **Web Link to Travel Insured International's site** - the link leads to a site that is unique for each group where travelers/parents can purchase a policy.
- Travel insurance information will also be available in the final trip itinerary that will be shared with travelers.

CANCEL FOR ANY REASON (CFAR)

Please note that purchase of a policy that includes CFAR is time-sensitive.

The Cancel for any Reason (CFAR) benefit allows you to cancel your trip for up to 75% reimbursement of your covered, non-refundable trip cost, if the reason is not already covered by your plan, provided:

- You purchase your plan **before** you submit the FINAL payment for your trip.
- You have paid the full cost for all non-refundable trip costs prior to your cancellation of your trip.
- You cancel your trip **no later than 48 hours prior** to the scheduled departure date.

CFAR is not available for residents of New York State.
Other terms apply.