

# *Insurance! Insurance!! Insurance!!!*

## WHAT TO DO ABOUT INSURANCE?

### Why do I need insurance?

1. To cover your investment in case you have to cancel a trip due to illness
2. To take care of medical emergencies while traveling especially if your own insurance does not cover you abroad or if you must pay for services in advance before being treated!

### Which insurance company is recommended?

1. Over the years we have recommended **Access America** because, through their 24-hour Hotline Service, they have been extremely reliable in their assistance during medical emergencies. They have guaranteed payment for hospital stays so patients can get the help needed without coming up with cash "up front." They have made alternate travel arrangements and sent medical personnel to escort patients home. They have arranged to med-vac patients medical facilities when needed.

### Which policy is best for me? There are so many choices!

**AGE BASED POLICIES:** Charge according to age for trips up to 30 days. They cover trip cancellation and medical protection.

1. **Access America "Basic"** - This is the least expensive policy and it offers the lowest medical coverage.
2. **Access America "Classic"** - This is the most popular policy and it offers more comprehensive coverage. Children up to age 17, traveling with an insured parent, are free! **BizPack** coverage add-on to this policy is just \$24 and must be added at original purchase. Covers cancellation due to business reasons.
3. **Access America "Deluxe"** - This is the most expensive policy and offers the highest amount of medical coverage. **BizPack** is included and covers cancellation due to business reasons.
3. **Access America "Cancel Anytime"** - This is a new program and gives you basic medical coverage and the ability to cancel for virtually any reason (except listed General Exclusions). Under this policy, you will receive 80% cash back. The policy must be purchased within 14 days of initial trip payment.

**AGE & LENGTH OF TRIP POLICIES:** Offers medical protection only and does not offer any trip cancellation.

1. **Access America "Classic Limited"** - Offers the same medical coverage as the "Classic " policy. This is usually most cost effective for trips under 8 days. Over 8 days, the Classic Policy with \$500 of trip cancellation may be less expensive.
2. **Access America "Deluxe Limited"** - Offers the same medical coverage as the "Deluxe " policy. This is usually most cost effective for trips under 8 days. Over 8 days, the Classic Policy with \$500 of trip cancellation may be less expensive.

**ANNUAL POLICIES:** Medical protection for one year for travel 100 miles or more from your home. These are not "age based" policies and offer limited annual trip cancellation according to the policy.

1. **Access America "Annual Travel Insurance"** - **Cost \$249** and covers trip cancellation up to \$1,000 annually and comprehensive medical protection.
2. **Access America "Business Traveler Protection"** - Good for trips up to 45 days in length but cover you for a year.
  - 1) **"Executive"** - **Cost \$389** and covers trip cancellation up to \$5,000 annually and comprehensive medical protection.
  - 2) **"Long Haul"** and **"Road Warrior"** - **Each costs \$219.** "Long Haul" is for international & global travel and "Road Warrior" is for extensive domestic travel.
  - 3) **Essential"** - **Cost \$99.** For occasional domestic travel.

Annual Policy Name	Trip Cancellation coverage limit	Travel Accident coverage limit	Emergency Medical coverage limit	Emergency Transportation coverage limit	Rental Car Collision / loss coverage limit	Price
<b>"Executive"</b>	up to \$5,000 annually	\$100,000	\$25,000	\$250,000	\$45,000	<b><u>\$389</u></b>
<b>"Long Haul"</b>	none	\$25,000	\$25,000	\$100,000	\$25,000	<b><u>\$219</u></b>
<b>"Road Warrior"</b>	none	\$100,000	\$5,000	\$25,000	\$45,000	<b><u>\$219</u></b>
<b>"Essential"</b>	none	\$25,000	none	\$25,000	\$5,000	<b><u>\$99</u></b>

(OVER)

SAMPLE PRICES & COVERAGE FOR VARIOUS INSURANCE POLICIES						
Policy Name	Trip Cancellation	Emergency Medical	Emergency Transport	Amount Covered	Coverage	POLICY COST
<b>"Basic"</b>	up to 100% of amount covered	\$10,000	\$50,000	\$1,001 to \$1,500	<b><u>Ages 31 to 59</u></b>	<b>\$54</b>
<b>"Basic"</b>	up to 100% of amount covered	\$10,000	\$50,000	\$1,001 to \$1,500	<b><u>Ages 60 to 70</u></b>	<b>\$68</b>
<b>"Classic"</b>	up to 100% of amount covered	\$25,000	\$500,000	\$1,001 to \$1,500	<b><u>Ages 31 to 59</u></b>	<b>\$69</b>
<b>"Classic"</b>	up to 100% of amount covered	\$25,000	\$500,000	\$1,001 to \$1,500	<b><u>Ages 60 to 70</u></b>	<b>\$93</b>
<b>"Deluxe"</b>	up to 100% of amount covered	\$50,000	\$1,000,000	\$1,001 to \$1,500	<b><u>Ages 31 to 59</u></b>	<b>\$105</b>
<b>"Deluxe"</b>	up to 100% of amount covered	\$25,000	\$500,000	\$1,001 to \$1,500	<b><u>Ages 31 to 59</u></b>	<b>\$148</b>
<b>"Annual" (for 12 months)</b>	up to \$1,000 for the year	\$20,000	\$100,000	up to \$1,000 per year	<b><i>all ages</i></b>	<b>\$249</b>

The two most popular policies have always been the **"Classic"** and the **"Annual."** If you want to order insurance when you send in your trip deposit, please fill out the form below. The prices are for coverage up to \$1,500. If you want to cover more or less, please call Harriet Warner at 732-356-2887 for the price.

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**To order insurance, fill out and return form to: WLB Ski Club, 535 Rosecliff Court, Somerset NJ 08873  
Insurance must be paid by credit card only!**

1. Please order \$1,001 to \$1,500 coverage for Access America Classic policy for me \_\_\_\_\_ The cost is as follows:

Age 31 to 59, **\$69** \_\_\_\_; Age 60 to 70, **\$93** \_\_\_\_; Age 71 to 75, \$121 \_\_\_\_; Age 76 to 79, **\$149** \_\_\_\_; Age 80 +, **\$216** \_\_\_\_

2. Please order the Access America Annual Policy at \$249 for the year \_\_\_\_\_

NAME(s) \_\_\_\_\_

FULL MAILING ADDRESS: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_; Email address \_\_\_\_\_

Date of birth for each person on policy: \_\_\_\_\_

Insurance must be ordered by credit card: Card type and number \_\_\_\_\_

Billing address if different from above \_\_\_\_\_

Expiration date of credit card \_\_\_\_\_; \_\_\_\_\_

(Signature as it appears on credit card)

Access America charges an additional \$6 processing fee for all policies. Your plan may provide Existing Medical Conditions Coverage if ordered within 14 days of making your trip deposit.

**Insurance may also be ordered on the Ski Club web site at: <http://wlbskiclub.org/> or if you want to order a policy or get prices and further information about the policies mentioned on the other side, please contact Harriet Warner at 732-356-2887.**