

Protection Plans



CHOOSE A PROTECTION PLAN

Peace of mind is key—make sure you have the level of protection that's right for you. Your Encore Tours program fee includes Basic Protection coverage. **Encore Tours recommends that participants upgrade to our Ultimate or Ultimate-Plus Protection Plans, which offer enhanced on-tour coverage plus the ability to cancel for any reason and receive a full refund.** For details of plan policies, please see the “Protection Plans” section on page 7 of this booklet.

	INSURANCE COVERAGE	CANCELLATION REFUND POLICY	RATE
ULTIMATE-PLUS PROTECTION PLAN	MOST ENHANCED health coverage, program interruption, instrument insurance, baggage delay/loss and travel delay protection while on tour.	MOST ENHANCED cancellation refund policy. Cancel for any reason and receive a 100% cash refund (less the cost of the protection plan itself).	\$45 per day for overseas tours \$25 per day for U.S./Canada tours \$100 surcharge for participants age 66+ Must be selected and paid for no later than 130 days before departure.
ULTIMATE PROTECTION PLAN	ENHANCED health coverage, program interruption, instrument insurance, baggage delay/loss and travel delay protection while on tour.	ENHANCED cancellation policy. Cancel for any reason and receive a full refund (less the cost of the protection plan itself). Note: Some of your refund will come as a future travel voucher.	\$30 per day for overseas tours Not available for U.S./Canada tours \$100 surcharge for participants age 66+ Must be selected and paid for no later than 130 days before departure.
BASIC PROTECTION PLAN	STANDARD health coverage, program interruption, and travel delay protection while on tour. No baggage delay or instrument coverage.	STANDARD cancellation policies apply in all cases.	Included in program fee.

Plans must be purchased for the entirety of the tour, including departure and return dates.

ON-TOUR COVERAGE

Your Encore Tours program fee includes Basic Protection Plan coverage. Health Protection and Travel Delay/Quarantine coverage is underwritten by Crum & Forster SPC under Policy #CC001381-ET and supported by the Team Assist Plan. Full plan details are available at <https://acis.com/encore-on-tour-coverage/>.

Coverage	Basic Protection Plan GOOD	Ultimate Protection Plan* BETTER	Ultimate-Plus Protection Plan BEST!
Health Protection Includes 24 hour medical assistance, consultation, monitoring and emergency evacuation where deemed necessary by Team Assist. Health coverage isn't available for trips within the U.S.	Coverage up to \$15,000. \$200 deductible.	Coverage up to \$50,000. No deductible. Team Assist will pay up to \$1,500 for an immediate family member to travel to the trip destination in the event that a participant under age 21 is hospitalized for more than 48 hours or more than 1 week if age 21 or older.	
Trip Interruption Medical and other interruption reasons as stated below.	Up to \$250 toward the cost of a one-way economy ticket to the United States.	Up to \$1,500 toward the cost of a one-way economy ticket to the United States.	
Baggage Delay/Loss	No coverage is included.	If bags are lost or delayed for more than 24 hours on your outbound journey, Encore Tours will pay \$200 for emergency purposes. If bags are stolen or lost, up to \$1,000 total will be reimbursed by Team Assist if a signed police or airline report accompanies the claim. (Of this, up to \$200 reserved for loss of photographic or electronic equipment.) \$50 deductible applies.	
Instrument Coverage**	No coverage is included.	If instruments are lost or stolen, a total of up to \$1,000 will be reimbursed by Team Assist if a signed police or airline report accompanies the claim. If instruments are damaged, a total of up to \$1,000 will be reimbursed by Team Assist with accompanying repair bills. A \$50 deductible will apply.	
Travel Delay Protection	If your trip is delayed 12 or more hours, up to \$150 per day of traveling expenses will be reimbursed by Team Assist up to a maximum of \$1,500. Travel Delay Protection coverage also applies if you are forced into medical isolation overseas by a recognized government authority due to having, or being suspected of having, a contagious disease.		

Protection plans must be selected and premiums paid in full in order to be activated. *The Ultimate Protection Plan is only available for tours outside of the U.S./Canada.

**Coverage amounts are calculated on the basis of the depreciated standard for the individual's specific instrument claimed and its average usable period. Police or security incident report and demonstrated precautions for safekeeping of instrument are required for eligibility. Team Assist is entitled to make reasonable repair or salvage efforts to restore the instrument or to keep the instrument in place of the replacement instrument. Valid receipts of replacement goods and repairs are required.

Encore Tours Protection Plans are updated each fall for the following travel year. Once finalized, a Health and Program Cancellation/Interruption Coverage booklet that outlines the specific coverages in place for the upcoming year will be available online.

CANCELLATION & SUPPLEMENTAL COVERAGE

Cancellation coverage is underwritten by the United States Fire Insurance Company and Encore Tours. Full plan details are available at <https://rb.gy/fsnmqa>. Refund amounts include the cost of overseas health protection.

	Basic Protection Plan	Ultimate Protection Plan	Ultimate-Plus Protection Plan
Refund for Overseas Tours when Cancelling for Any Reason			
130+ days prior to departure	All payments less \$350	Full refund less \$100 voucher (and the cost of the protection plan itself)	Full cash refund (less the cost of the protection plan itself)
129-90 days prior to departure	All payments less \$650	Full refund less \$175 voucher (and the cost of the protection plan itself)	
89-65 days prior to departure	All payments less \$1,100	Full refund less \$275 voucher (and the cost of the protection plan itself)	
64-30 days prior to departure	All payments less \$1,300	Full refund less \$325 voucher (and the cost of the protection plan itself)	
29-4 days prior to departure	No refunds	Full refund less voucher for 25% of total payments (and the cost of the protection plan itself)	
Less than 4 days prior to departure	No refunds	No refunds	No refunds
Refunds when Cancelling for Covered Reasons (listed on Page 8)			
Any date up to departure	Standard refunds above apply	Full cash refund (less the cost of the protection plan itself)	
Supplemental On-Tour Coverage (for both Overseas and U.S./Canada Tours)			
Increased Trip Interruption for Covered Reasons (listed on Page 8)	No additional coverage	Up to 150% of trip cost to cover missed portions of your program and additional transportation costs to leave and/or re-join your program in progress.	
Increased Travel Delay Protection	No additional coverage	If your trip is delayed 6 or more hours, receive \$150/day (\$750 maximum) to cover additional expenses.	

CANCELLATION COVERAGE FOR TOURS WITHIN THE U.S./CANADA

	Basic Protection Plan	Ultimate-Plus Protection Plan
Refunds when Cancelling for Any Reason		
130+ days prior to departure	All payments less \$200	Full cash refund (less the cost of the protection plan itself)
129-90 days prior to departure	All payments less \$300	
89-65 days prior to departure	All payments less \$400	
64-30 days prior to departure	All payments less \$500	
29-4 days prior to departure	No refunds	
Less than 4 days prior to departure	No refunds	No refunds
Refunds when Cancelling for Covered Reasons (listed on Page 8)		
Any date up to departure	Standard refunds above apply	Full cash refund (less the cost of the protection plan itself)

Cancellation Coverage Details

The **Ultimate-Plus Protection Plan** offers a full refund in cash for any reason up to 4 days before departure. Within 4 days of departure until your trip departs, full refunds are only available for medical and job loss-related reasons as stated below.

The **Ultimate Protection Plan** offers a full refund up to 4 days before departure as well, but these come in a combination of cash and future travel vouchers (see chart on page 7). For the medical and job loss-related reasons stated below, refunds will be paid fully in cash at any time until your trip departs.

The **Basic Protection Plan** is intended to provide core health and travel delay protection on tour and does not offer any special cancellation benefits for medical or job loss-related reasons.

ACCEPTABLE MEDICAL AND JOB LOSS-RELATED REASONS:

1. If you or a member of your immediate family (spouse, domestic partner, child, parent, grandparent, sibling or legal guardian) become ill, are seriously injured or die (medical documentation required).
2. If an adult participant or either parent/legal guardian of a student participant is laid-off (which must be documented with the appropriate forms from the Social Security Administration). Notification must be made to Encore Tours within seven days of job termination for this benefit to be in force. Program cancellations only.
3. Additional circumstances that may trigger enhanced refunds and on-tour coverage under our Ultimate and Ultimate-Plus Protection Plans can be found in our full protection plan contract, which is available at <https://rb.gv/fsnmqa>.

PROVISION OF REFUNDS

Refunds under our Ultimate and Ultimate-Plus plans will be made in two separate payments, coming to you from United States Fire Insurance Company and Encore Tours. Groups from New York state, all-adult groups and non-U.S. citizens are not covered under USFIC's cancellation protection. For these individuals, the same cancellation protection is available, but it will be provided by Encore Tours with all refund payments coming from Encore Tours directly.

CANCELLATION NOTES

1. If you elect to obtain a refund, that refund shall be Encore Tours' sole responsibility to participants and parents/legal guardians. **All cancellations must be submitted in writing to Encore Tours' Boston Headquarters at 330 Congress Street, Suite 5, Boston, MA 02210, or by email to accounts@encoretours.com.** Any refund that you are owed will be sent within 45 days of receipt of your cancellation request.
2. Refund amounts include the cost of overseas health protection. The Ultimate-Plus and Ultimate Protection Plan Fees and any visa fees are non-refundable and non-transferable. Non-refundable fees also include, but are not limited to, Encore Tours Travel Credit Voucher credits, late fees and cancelled check fees. Encore Tours Travel Credit Vouchers are transferable, are not redeemable for cash and expire two years from the date of issue. Please contact Encore Tours for more details.
3. Refunds are not available for missed meals, accommodations, transportation (including flight costs) or activities once the program has started unless you have selected our Ultimate or Ultimate-Plus Protection Plan and encounter a trip interruption for a covered reason. Minor alterations in programs will not result in refunds.

REINSTATEMENT FEES

Cancelled participants who request to be reinstated must send full payment, including a \$175 Reinstatement Fee (plus any additional airline charges), in the form of a cashier's check or credit card, along with a written request to be reinstated. Reinstatements are subject to airline and hotel availability.

TRAVEL SECURITY CLAUSE

As part of the Basic Protection Plan provided by Encore Tours, a group's itinerary may be rerouted or rescheduled at no cost to participants if the U.S. Department of State issues a Level 4 Travel Advisory that Americans should not travel to any country scheduled on the itinerary and the official Level 4 Travel Advisory is in effect within 90 days prior to departure.