



OUR PERSONAL GUEST, INC.

TRIP CANCELLATION & INTERRUPTION INSURANCE

WHAT HAPPENS IF YOU ARE UNABLE TO TRAVEL DUE TO AN EMERGENCY?

When travelling anywhere in the Subcontinent, It is important that you have fully comprehensive insurance coverage including trip cancellation and interruption.

Our deposits are non-refundable and cancellation fees reflect the costs involved in putting together a custom tour. Once your booking process begins most of the work on designing and booking the trip is done up-front.

A brochure from **Access America**, an independent provider is enclosed, please refer to the insurance provider directly for terms and the exact nature of the coverage. You can contact them directly on the 800 number listed on the brochure to clarify terms of coverage. "Pre-Existing Medical Conditions" restriction is waived for clients who buy their policies within fourteen days of making their initial trip payment.

Our estimate for trip cancellation insurance based on a 15-day trip and costing \$ 6000 will be approximately \$ 389. If the claim is valid this would cover your deposits, cancellation fees and complete tour cost. The bottom line is that if you purchase trip cancellation insurance within the stated time frame, and it is a "covered" reason, your out of pocket cost will be the expense of the travel insurance.

Should you not wish to take our suggested insurance (Access America), please ensure that you are covered under a similar or superior policy.

If you decide not to take our recommended insurance, you must provide us with details of equivalent or better cover which must be taken out for yourself and all members of your party.

It is your responsibility to arrange comprehensive insurance cover for your holiday. OPG provides an insurance application form, details of which are supplied with these terms and conditions. *Bookings cannot be accepted unless you and your party comply with these insurance requirements.* OPG can bear no responsibility in the event that you fail to procure any insurance cover at all.