



**CETA
TOURS**

3120 Schneider AVE SE, STE 1B
Menomonie, WI 54751

Dear Traveler:

Welcome to travel with CETA Tours. We will do all we can to ensure you have an enjoyable, memorable, and safe tour. Attached is your financial statement which includes the user name and password to log in to your group's tour. Once logged in, on the right side, below the *Excludes* section, you will see a list of downloadable documents for your tour. Your tour organizer will alert you when additional information has been added.

As soon as possible, it is important to look at the *Travel Guard Plans* for purchasing travel insurance. This low cost protection includes the following:

- Trip Cancellation or Interruption for sickness (including if insured contracts COVID-19), injury or death of a traveler or a close relative; inclement weather, military service (refer to Travel Guard materials for more details)
- Trip Delay
- Lost/Delayed Baggage
- Accident/Sickness Medical Expense (required for the duration of your tour)
- Emergency Evacuation

Although coverage can be purchased anytime up to 48 hours prior to departure, the following benefits are available only if the policy is purchased within **15 days** of the **date the tour deposit is received by CETA Tours, Day 1** is the **date of your deposit payment** as shown on the Financial Statement.

Pre-existing Medical Exclusion Waiver:

A pre-existing condition is a medical condition for which the traveler has been treated or seen by a doctor in the last 180 days prior to purchasing the insurance. If insurance coverage is not purchased within this window, Travel Guard will not cover any claims related to the pre-existing medical condition, but will provide coverage for other medical claims.

• **Cancel For Any Reason (CFAR):**

Reimburses up to a Maximum Limit of 50% of the insured trip cost as shown on the Schedule of Benefits if you cancel your Trip for any reason, not otherwise covered under the Policy, up to 48 hours prior to your scheduled departure. This is the only coverage currently available that will cover the insured for cancellation due fear of or changes in travel regulations associated with COVID-19.

Note: CFAR coverage is not needed if cancellation is due to insured contracting COVID-19 as that is covered the same as other illnesses.

All of Travel Guard's plans offer choices for your coverage, so the cost must be quoted. Please look at the *Essential, Preferred* and *Deluxe* plans and then call or e-mail to discuss your options and have a quote e-mailed to you. There will be a link in the quote from which you will be able to purchase the policy on-line at your convenience. Please be aware that quoted price will be valid for 14 days.

CETA Tours is able to provide information about and price quotes for Travel Guard Policies, but once purchased, the policy is with Travel Guard and not CETA Tours. Any questions or claims once a policy is purchased should be directed to Travel Guard.

CETA Tours highly recommends purchasing travel insurance and requires it for travelers who do not have international health insurance coverage. We encourage travelers to purchase coverage soon to maximize the benefits purchased. If you have questions or would like to purchase coverage, contact us at 715-232-8541 or info@cetatours.com. Please allow up to two business days for us to e-mail you a quote.

Best regards,

Your Team at CETA Tours
Licensed Insurance Agents

This plan is available for residents of all states EXCEPT: KS, MT, NY, WA

ESSENTIAL

Travel Insurance & Global Assistance

943603

Travel Guard®



Travel is unique to each traveler, why settle for a “one-size-fits-all” travel insurance plan?

In today's travel world, there are endless destinations and countless adventures for you to discover. Sometimes, an everyday insurance plan isn't enough. When you purchase a Travel Guard® travel insurance plan, you have the opportunity to add one or more of our optional bundles, to tailor your plan to your unique travel needs.

COVERAGE YOU CAN COUNT ON.

Common travel problems are why today's smart travelers travel with a Travel Guard travel insurance plan.

- You have to cancel your trip due to termination of employment or layoff affecting you or your traveling companion.
- You have to cancel or interrupt your trip due to a named hurricane making your primary residence or destination uninhabitable.
- You are called to active military service.
- You or your traveling companion are delayed due to an automobile accident, while en route to your destination.

Virtually anywhere you travel, we are never more than a phone call away.

To view a full listing of coverage benefits, please refer to the Policy of Insurance.

EXPLORE WHAT'S NEW.

Our Enhancement Suite has various bundles to add to your travel insurance plan. With the purchase of an Essential travel insurance plan, you can personalize your plan with one of these new coverage bundles:

- Medical Bundle
- Security Bundle
- Rental Vehicle Damage Coverage

A customized travel insurance plan will be your favorite traveling companion.

QUESTIONS?

CALL TOLL-FREE:
1.800.826.1300



BRIEF DESCRIPTION OF COVERAGE - LIMITATIONS APPLY

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting www.travelguard.com/doc-library.

This plan is not available to residents of NY or WA.

COVERAGE

Per Person	Maximum Limit Up To
Trip Cancellation	100% of Insured Trip Cost ¹ (Maximum of \$100,000)
Trip Interruption	100% of Insured Trip Cost ¹ (Maximum of \$100,000)
Trip Interruption – Return Transportation Only	\$500
Single Occupancy	100% of Insured Trip Cost (Maximum of \$100,000)
Trip Delay	\$500 (Maximum \$100 per day, 12 HRS)
Baggage Coverage	\$750 (Secondary ²)
Baggage Delay	\$200 (24 HRS)
Travel Medical Expense/ Dental Expense	\$15,000 (Secondary ³) \$500
Emergency Evacuation and Repatriation of Remains	\$150,000 (Medical)
Accidental Death & Dismemberment	\$30,000
Assistance Services ⁴ <i>Travel Medical Assistance, Worldwide Travel Assistance, Concierge Services, Personal Security Assistance</i>	Included

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

Coverages may vary by state.

¹Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

²Baggage coverage is Primary for AK, CT, IL, MI, SD, TX and VT residents.

³Medical Expense coverage is Primary for AK, CT, IL, IN, MI, MT, SD, TX and VT residents.

⁴Non-insurance services are provided by Travel Guard.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard), California lic. no. 0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.

EXTRA COVERAGE

- **Pre-Existing Medical Condition Exclusion Waiver**
(Policy must be purchased within 15 days of the Initial Trip Payment. Day one is the date the initial payment is received. If the policy is not purchased within 15 days of the Initial Trip Payment, then a 180-day look-back period applies. For residents of Montana, 60-days.)
- Trip Cancellation and Interruption due to Financial Default
- \$150 Missed Connection

ENHANCEMENT SUITE

The following insurance benefits will be included, if elected, and appropriate costs have been paid.

- **Security Bundle:** Coverage for security evacuation, Flight Guard® and Trip Cancellation or Interruption due to riot or civil disorder.
- **Medical Bundle:** Increases base plan medical expense and medical evacuation benefits.
- **Rental Vehicle Damage Coverage:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits for physical damage to a rental car for which the car rental contract would hold you responsible.

Family Coverage: One child, age 17 and under, who is booked to travel with and is related to the primary adult named on the enrollment form, is included in the rates for each paying adult. Offer does not apply to optional coverages. The child's trip cost must be equal to or less than the adult traveler(s) trip cost.

This plan is available for residents of all states EXCEPT: KS, MT, NY, WA

PREFERRED

Travel Insurance & Global Assistance

943503

Travel Guard®



Travel is unique to each traveler, why settle for a “one-size-fits-all” travel insurance plan?

In today's travel world, there are endless destinations and countless adventures for you to discover. Sometimes, an everyday insurance plan isn't enough. When you purchase a Travel Guard® travel insurance plan, you have the opportunity to add one or more of our optional bundles, to tailor your plan to your unique travel needs.

COVERAGE YOU CAN COUNT ON.

Common travel problems are why today's smart travelers travel with a Travel Guard travel insurance plan.

- You have to cancel your trip due to termination of employment or layoff affecting you or your traveling companion.
- There is a runway delay for two or more consecutive hours.
- Your cruise is canceled due to insufficient or excessive water levels.
- Your destination is under a hurricane warning issued by the NOAA hurricane center.
- You have to cancel due to complications of pregnancy or a normal pregnancy or childbirth, occurring after you purchase.

Virtually anywhere you travel, we are never more than a phone call away.

To view a full listing of coverage benefits, please refer to the Policy of Insurance.

EXPLORE WHAT'S NEW.

Our Enhancement Suite has various bundles to add to your travel insurance plan. With the purchase of a Preferred travel insurance plan, you can personalize your plan with one of these new coverage bundles:

- Pet Bundle
- Security Bundle
- Adventure Sports Bundle
- Name Your Family® Bundle
- And more!

A customized travel insurance plan will be your favorite traveling companion.

QUESTIONS?

CALL TOLL-FREE:
1.800.826.1300



BRIEF DESCRIPTION OF COVERAGE - LIMITATIONS APPLY

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting www.travelguard.com/doc-library.

This plan is not available to residents of NY or WA.

COVERAGE

Per Person	Maximum Limit Up To
Trip Cancellation	100% of Insured Trip Cost ¹ (Maximum of \$150,000)
Trip Interruption	150% of Insured Trip Cost ¹ (Maximum of \$225,000)
Trip Exchange	50% of Insured Trip Cost (Maximum of \$75,000)
Trip Interruption – Return Transportation Only	\$750
Trip Saver	\$2,500
Single Occupancy	100% of Insured Trip Cost (Maximum of \$150,000)
Trip Delay	\$800 (Maximum \$200 per day, 5 HRS)
Missed Connection	\$1,000
Baggage Coverage	\$1,000 (Secondary ²)
Baggage Delay	\$300 (12 HRS)
Travel Medical Expense/ Dental Expense	\$50,000 (Primary) \$500
Emergency Evacuation and Repatriation of Remains	\$500,000 (Medical)
Accidental Death & Dismemberment	\$30,000
Travel Inconvenience Benefits <i>Flight Delay, Flight Cancellation³, Runway Delay, Cruise Diversion, River Cruise Diversion</i>	\$750 (aggregate) \$250 per coverage
Ancillary Evacuation Benefits <i>Includes: Return Transportation, Baggage Return</i>	\$5,000
Assistance Services ⁴ <i>Travel Medical Assistance, Worldwide Travel Assistance, Concierge Services, Personal Security Assistance, Identity Theft Assistance</i>	Included

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

¹Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

²Baggage coverage is Primary for AK, CT, IL, KS, MI, MN, MO, SD, TX and VT residents.

³Not included for KS, MN, MO and MT residents.

⁴Non-insurance services are provided by Travel Guard.

⁵Pet Medical Expense not included for KS, MN, MO and MT residents.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.

EXTRA COVERAGE

- **Pre-Existing Medical Condition Exclusion Waiver**
(Policy must be purchased within 15 days of the Initial Trip Payment. Day one is the date the initial payment is received. If the policy is not purchased within 15 days of the Initial Trip Payment, then a 180-day look-back period applies. For residents of Montana, 60-days.)

ENHANCEMENT SUITE

The following insurance benefits will be included, if elected, and appropriate costs have been paid.

- **Pet Bundle:** Daily benefit for boarding, and medical expense coverage⁵ for illness or injury of dog or cat while traveling. Includes coverage for Trip Cancellation or Interruption if your Pet is in critical condition or dies within seven days prior to the Departure Date.
- **Security Bundle:** Coverage for security evacuation, Flight Guard and Trip Cancellation or Interruption due to riot or civil disorder.
- **Adventure Sports Bundle:** Removes the exclusions for adventure and extreme activities from all benefits on the Policy.
- **Medical Bundle:** Increases base plan medical expense and medical evacuation benefits, and adds hospital of choice and additional evacuation benefits.
- **Inconvenience Bundle:** Payment for closed attractions, rental home lockout, credit/debit card cancellation, hotel infestation, hotel construction and more.
- **Name Your Family[®] Bundle:** Include one person to be deemed as a Family Member for the purpose of Family Member-related Unforeseen event coverage.
- **Baggage Bundle:** Baggage coverage becomes primary with increased base plan baggage coverage and baggage delay benefits.
- **Cancel for Any Reason:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits if you cancel your Trip for any reason, not otherwise covered under the Policy, up to 48 hours prior to your scheduled departure.
- **Rental Vehicle Damage Coverage:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits for physical damage to a rental car for which the car rental contract would hold you responsible.
- **Wedding Bundle:** Trip Cancellation due to wedding cancellation. Coverage does not apply if you are the bride or groom in the wedding.

Family Coverage: One child, age 17 and under, who is booked to travel with and is related to the primary adult named on the enrollment form, is included in the rates for each paying adult. Offer does not apply to optional coverages. The child's trip cost must be equal to or less than the adult traveler(s) trip cost.

This plan is available for residents of all states EXCEPT: KS, MT, NY, WA

DELUXE

Travel Insurance & Global Assistance

943403

Travel Guard®



Travel is unique to each traveler, why settle for a “one-size-fits-all” travel insurance plan?

In today's travel world, there are endless destinations and countless adventures for you to discover. Sometimes, an everyday insurance plan isn't enough. When you purchase a Travel Guard® travel insurance plan, you have the opportunity to add one or more of our optional bundles, to tailor your plan to your unique travel needs.

COVERAGE YOU CAN COUNT ON.

Common travel problems are why today's smart travelers travel with a Travel Guard travel insurance plan.

- You have to cancel your trip due to termination of employment or layoff affecting you or your traveling companion.
- There is a runway delay for two or more consecutive hours.
- Your cruise is canceled due to insufficient or excessive water levels.
- Your destination is under a hurricane warning issued by the NOAA hurricane center.
- You have to cancel due to complications of pregnancy or a normal pregnancy or childbirth, occurring after you purchase.

Virtually anywhere you travel, we are never more than a phone call away.

To view a full listing of coverage benefits, please refer to the Policy of Insurance.

EXPLORE WHAT'S NEW.

Our Enhancement Suite has various bundles to add to your travel insurance plan. With the purchase of a Deluxe travel insurance plan, you can personalize your plan with one of these new coverage bundles:

- Pet Bundle
- Adventure Sports Bundle
- Name Your Family® Bundle
- Wedding Bundle
- And more!

A customized travel insurance plan will be your favorite traveling companion.

QUESTIONS?

CALL TOLL-FREE:

1.800.826.1300



BRIEF DESCRIPTION OF COVERAGE - LIMITATIONS APPLY

Coverage may not be available in all states. Coverage varies by state. For complete coverage information and exclusions, please refer to the Policy of Insurance for your state of residency prior to purchase, by visiting www.travelguard.com/doc-library.

This plan is not available to residents of NY or WA.

COVERAGE

Per Person	Maximum Limit Up To
Trip Cancellation	100% of Insured Trip Cost ¹ (Maximum of \$150,000)
Trip Interruption	150% of Insured Trip Cost ¹ (Maximum of \$225,000)
Trip Exchange	50% of Insured Trip Cost (Maximum of \$75,000)
Trip Interruption – Return Transportation Only	\$1,000
Trip Saver	\$2,500
Single Occupancy	100% of Insured Trip Cost (Maximum of \$150,000)
Trip Delay	\$1,000 (Maximum \$200 per day, 5 HRS)
Missed Connection	\$1,000
Baggage Coverage	\$2,500 (Primary)
Baggage Delay	\$500 (12 HRS)
Travel Medical Expense/ Dental Expense	\$100,000 (Primary) ² \$500
Emergency Evacuation and Repatriation of Remains	\$1,000,000 (Medical)
Accidental Death & Dismemberment	\$30,000
Flight Guard	\$100,000 ³
Security Evacuation	\$100,000
Travel Inconvenience Benefits	\$750 (aggregate) \$250 limit per coverage
<i>Closed Attractions, Missing Work, Flight Delay, Flight Cancellation⁴, Runway Delay, Cruise Diversion, River Cruise Diversion, Flight Diversion, Rental Vehicle Breakdown, Bed Rest, Hotel Infestation, Hotel Construction, Baggage Delay (24 HRS), Trip Delay (12 HRS), Rental Home Lockout (3 HRS), Credit/Debit Card Cancelled</i>	
Ancillary Evacuation Benefits	\$5,000
<i>Includes: Return Transportation, Return of Children, Bedside Visit, Bedside Traveling Companion, Baggage Return</i>	
Assistance Services ⁵	Included
<i>Travel Medical Assistance, Worldwide Travel Assistance, Concierge Services, Personal Security Assistance, Identity Theft Assistance, Roadside Assistance⁶ (per car) \$50</i>	

Expenses incurred from third-party vendors for assistance services not part of a filed insurance plan are the responsibility of the traveler.

¹Coverage only applicable to prepaid, non-refundable trip costs identified on the enrollment form and if the required plan cost has been paid.

²\$50,000 maximum for NH residents.

³\$50,000 for NH residents.

⁴Not included for KS, MN, MO and MT residents.

⁵Non-insurance services are provided by Travel Guard.

⁶Provided by Quest Towing Services, LLC.

⁷Pet Medical Expense not included for KS, MN, MO and MT residents.

EXTRA COVERAGE

Pre-Existing Medical Condition Exclusion Waiver

(Must be purchased within 15 days of the Initial Trip Payment. Day one is the date the initial payment is received. If not purchased within 15 days of the Initial Trip Payment, then a 90-day look-back period applies. For residents of California, Idaho and Minnesota, 180-days; for residents of Montana, 60-days.)

ENHANCEMENT SUITE

The following insurance benefits will be included, if elected, and appropriate costs have been paid.

- **Pet Bundle:** Daily benefit for boarding, and medical expense coverage⁷ for illness or injury of dog or cat while traveling. Includes coverage for Trip Cancellation or Interruption if your Pet is in critical condition or dies within seven days prior to the Departure Date.
- **Adventure Sports Bundle:** Removes the exclusions for adventure and extreme activities from all benefits on the Policy.
- **Name Your Family[®] Bundle:** Include one person to be deemed as a Family Member for the purpose of Family Member-related Unforeseen event coverage.
- **Cancel for Any Reason:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits if you cancel your Trip for any reason, not otherwise covered under the Policy, up to 48 hours prior to your scheduled departure.
- **Rental Vehicle Damage Coverage:** Reimburses up to the Maximum Limit shown on the Schedule of Benefits for physical damage to a rental car for which the car rental contract would hold you responsible.
- **Wedding Bundle:** Trip Cancellation due to wedding cancellation. Coverage does not apply if you are the bride or groom in the wedding.

Family Coverage: One child, age 17 and under, who is booked to travel with and is related to the primary adult named on the enrollment form, is included in the rates for each paying adult. Offer does not apply to optional coverages. The child's trip cost must be equal to or less than the adult traveler(s) trip cost.

This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms and conditions of this policy with those of your existing life, health, home and automobile insurance policies, as well as any coverage which may be available to you through your credit card program(s). If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0B93606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. Travel assistance services provided by Travel Guard.

	Our Plans		
	Essential Plan	Preferred Plan Most Popular	Deluxe Plan
Popular Coverages			
Trip Cancellation ⓘ	✓ Up to 100% of Trip Cost	✓ Up to 100% of Trip Cost	✓ Up to 100% of Trip Cost
Cancel For Any Reason ⓘ	✗	✓ Optional Add-On	✓ Optional Add-On
Trip Interruption	✓ Up to 100% of Trip Cost	✓ Up to 150% of Trip Cost	✓ Up to 150% of Trip Cost
Baggage Coverage ⓘ	✓ Up to \$750	✓ Up to \$1,000	✓ Up to \$2,500
Baggage Delay ⓘ	✓ Up to \$200	✓ Up to \$300	✓ Up to \$500
Travel Medical Expense ⓘ	✓ Up to \$15,000	✓ Up to \$50,000	✓ Up to \$100,000
Travel Inconvenience	✗	✓	✓
Specialized Coverages			
Medevac ⓘ	✓ Up to \$150,000	✓ Up to \$500,000	✓ Up to \$1,000,000
Car Rental ⓘ	✓ Optional Add-On	✓ Optional Add-On	✓ Optional Add-On
Lodging Expense ⓘ	✗	✓ Optional Add-On	✓ Optional Add-On
Trip Saver	✗	✓	✓
Trip Exchange	✗	✓	✓
Security Evac	✗	✓ Optional Add-On	✓ Included
Flight Guard	✗	✗	✓
Pre-Existing Medical Conditions Exclusion Waiver	Must be purchased within 15 days of the initial trip payment.		