



Custom travel, expert advice, personal service

June, 2009

Distinctive Destinations is offering two different levels of insurance for the March trip to China so that you can select the coverage important to you. The two levels are: Worldwide Trip Protector and Worldwide Trip Protector Lite Enhanced.

The primary difference in coverage is the amount of medical/medical evacuation coverage you are purchasing. The "Lite" policy costs less and has lower levels of coverage. Each policy is comprehensive: they include both medical/medical evacuation, trip interruption/trip cancellation, baggage loss and delay, and so forth.

Both policies allow you to add on optional coverages. You can also purchase:

- 1) four levels of flight accident insurance
- 2) the ability to cancel for a work reason and get up to 100% reimbursement
- 3) the ability to cancel for any reason and get up to 75% reimbursement
- 4) additional medical coverage

Without one of the optional "cancel for work reasons" or "cancel for any reason" there are 14 reasons that you can cancel your trip and receive trip cancellation/interruption coverage. For most people, the reason they cancel is due to medical/death for themselves or a family member. But other allowed reasons for cancellation with reimbursement are: a strike, weather, loss of employment, jury duty, bankruptcy of the travel supplier, a terrorist attack in a city on the itinerary within 30 days of your trip, military duty, traffic accident enroute to departure, death of host at destination, natural disaster at destination, pregnancy or childbirth, unforeseen extension of school year, or mandatory evacuation due to natural disasters. There are restrictions and clarifying language for each of these reasons.

If you have questions about this insurance decision, let us know immediately. There are deadlines for purchasing the insurance in order to get covered for any pre-existing conditions and coverage for terrorism and insolvency. Be aware: if you are sharing a room with someone, and they don't purchase the insurance, should they cancel you will be responsible for the single-supplement additional costs. You can also go online and read more about the various coverages. Go to [www.distinctive-destinations.com](http://www.distinctive-destinations.com), select the insurance tab, and scroll down to Travel Insured.

You can purchase only medical/medical evacuation if you don't want the trip interruption/cancellation coverage but not the converse. The only way to get trip interruption/trip cancellation coverage is as part of a comprehensive policy.

If you decide not to purchase any insurance you'll be asked to sign a waiver indicating that you have been offered insurance and understand the risks involved in not purchasing a policy. The text of what you'll be signing will be something like this:

I am aware of the cancellation penalties associated with my trip as explained to me by my Agent, and by declining the suggested travel insurance I am assuming the financial responsibility of those non-refundable penalties should I have to cancel or interrupt my travel. I also understand that I am responsible for all medical and medical evacuation charges, should these be necessary while on my trip. Should there be airline or baggage delays I am also responsible for any associated costs. Neither Distinctive Destinations, Asia Holiday Travel, nor my Agent is liable for my penalties or my decision.

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