



Bill's primer to Travel Insurance

Welcome aboard!

Because Santana's chartered-ship cycling adventures are an irrevocable vacation investment, please consider the importance of travel insurance.

If you believe your credit card provides coverage, think again. This "free" insurance leaves you thousands of dollars short by covering only what you've paid and not the amount you've agreed to pay. Additionally, credit cards and other forms of superficial protection might provide coverage if you have a medical emergency, but will it cover your travel partner? And if either of you have parents and children, what happens if their medical emergency occurs on the eve of your departure? A good policy provides coverage if a parent, child, sibling or pet of either of you has a medical emergency that requires your presence. And if you've already joined us, a good policy will help you to catch the next flight home. In any case, you'll receive the full cost of your vacation or reimbursement for the days you missed.

Having an accident thousands of miles from your normal support network is a frightening prospect. If you've transitioned to Medicare, your medical coverage disappears as soon as you leave the U.S. A good travel insurance company has a multi-lingual staff of experts to coordinate efforts with your American doctor, your family, and overseas caregivers to make sure you get the emergency care, hospital stay and/or evacuation flight that's best suited to you and your condition. When it comes to an overseas emergency, nothing comes close to the coordinated care provided by a great insurance policy that takes care of expenses as they happen (instead of forcing you to pay while saving your receipts in the hope of obtaining eventual reimbursement).

The Travel Guard policy selected by most of Santana's participants is "Travel Guard Preferred," which typically costs about 8% of the amount you cover. When determining the initial amount of coverage, be sure to include your entire non-cancelable obligation to Santana (and not just the amount you have paid-to-date). After purchasing airline tickets and extra nights in hotels, a quick phone call to Travel Guard will allow you extend your coverage and travel dates.

Santana's long-term relationship with Travel Guard provides three special advantages for our participants. First, they understand Santana's participants book a cruise in order to ride a bicycle. If your health issue allows you to take a cruise but won't let you enjoy cycling, you're covered. Second, by using Santana's invoice date instead of booking date that's 14 days earlier, Travel Guard gives Santana's participants an extra two weeks to obtain a policy that includes a free waiver of pre-existing medical conditions. If you received this letter with your invoice, you still have a few days to get this valuable early-purchase bonus. The third plus is that Travel Guard allows Santana to intercede on behalf of our clients in case of confusion or delays. To obtain all three of these valuable benefits, be sure to provide this reference "009536 – Santana Cycles" at the time of purchase.

My most important advice is don't procrastinate. Every year we hear from a dozen or more participants who imagined it would be safe to delay. If you have a disabling accident or a bad diagnosis tomorrow, it will too late to purchase coverage for the cost of the cycling cruise you'll no longer be able to enjoy. Because Travel Guard coverage costs the same whether you buy it today or wait until the eve of departure, do it now. To research Travel Guard's offerings, use their website. To purchase insurance for travel that won't occur within the next 12 months, however, you'll need to order your coverage by phoning Travel Guard.

Travel Guard Website: ["Preferred Policy"](#)

[Travel Guard's Phone Number is listed on their website.](#)

Triple Advantage Reference Code: 009536 – Santana Cycles

-Bill