



All payments to **Terik Tours** are non-refundable and non-transferable. This is because **Terik Tours** has contractual agreements with hotels, airlines, and other travel vendors that will not allow us to obtain any refunds after booking. This way we can keep our package prices low and allow you to make monthly payments on your vacation.

Top 10 Reasons to Purchase Travel Insurance

There are hundreds of circumstances that could cause you to cancel your trip, return home early, or force you to seek emergency medical treatment while traveling. To demonstrate the importance of purchasing travel insurance, and emergency travel services, here are 10 common examples of what could go wrong.

1. It's 10 p.m. and you and your friends arrive at the airport for a connecting flight, only to find that your flight has been canceled. Who can assist you with finding new flights to get everyone home?
2. Your bag was lost with your prescription medicine inside. You need help to locate your bag as soon as possible and have your emergency prescription filled. Who do you call?
3. On your first visit to Rome, Italy, your passport and wallet are stolen. Where do you turn for assistance in obtaining emergency cash, and how will you get your passport replaced?
4. You're involved in an accident and adequate medical treatment is not available. Who will help coordinate a medical evacuation?
5. If your mother-in-law becomes seriously ill and you must cancel your trip, what happens to your non-refundable deposits or pre-payments?
6. You arrive in Jamaica and your luggage doesn't. If it's lost, who will help you find it? If it's delayed, who will reimburse you for covered necessities? If it's stolen, who will reimburse you for its contents?
7. Your cruise line, airline, or tour operator goes bankrupt. Who will pay for your non-refundable expenses? Who can assist in getting you to your destination?
8. You're walking down a street in Chile and twist your ankle. Who can assist you in finding an English-speaking physician?
9. Three weeks before your scheduled arrival, a terrorist incident occurs in the city to which you are planning to visit. Who will reimburse you if you want to cancel your trip?
10. You are at a beach resort in Florida, and you are forced to evacuate due to a hurricane that has made your resort uninhabitable. Who can assist you in being evacuated? Who will reimburse you for your lost vacation investment?

The answer to most of these questions is **you** would be responsible for the cost or face losing money on your travel investment. Don't allow this to happen. **Terik Tours** suggests travel insurance to all of our clients just in case the "what if" happens to you. Please strongly consider travel protection coverage when you purchase one of our travel

packages or buying travel in general. It's better to have the insurance and not need it, than to need it and not have it!

Having travel insurance will protect your investment and give you peace of mind. **Terik Tours** recommends purchasing cancel-for-any-reason insurance. We recommend purchasing this type of insurance because it will allow you to cancel for any reason. Of course, we found during this COVID-19 pandemic that insurance companies were not approving claims due to COVID-19; however, the cancel-for-any-reason insurance will allow you to cancel due to COVID-19 or any other reasons. This type of insurance will cost more than your normal insurance; however, your investment will be better protected with this type of insurance. Purchasing this type of policy is time-sensitive. You must STOP and make this a task immediately.

Here are some travel insurance companies that we have worked with before. Please visit their websites directly:

- ✓ Travel Guard
- ✓ TravelEx
- ✓ Allianz Travel Insurance
- ✓ CSA Travel Protection
- ✓ Travel Safe

Please take your time and purchase the best company for your personal preference. You can also **"Google"** many more options online, search **"travel insurance companies"**, **"travel insurance"**, or **"travel protection"**.

Thank you,

A handwritten signature in black ink that reads "Terik Tours". The script is fluid and cursive, with the first letters of "Terik" and "Tours" being capitalized and prominent.