## INSURANCE INFORMATION AND WAIVER

The included insurance is outlined on pages 10-11 of "Travel Notes." Greater detail of this coverage is outlined in the brochure "Tour Insurance Plan" outlining custom-designed Trip Coverage by CSA. The included insurance is "Plan 1 - Included in Trip Cost."

Music Celebrations International has negotiated **discounted group rates** for additional coverage above and beyond the coverage already included. MCI strongly recommends the consideration of additional coverage, especially for trip cancellation/interruption/delay. This coverage is described as "Plan 2 — Optional Coverage." Every year we deal with very unfortunate last-minute cancellations due to health or accident of either the participant/traveler or a close relative. The \$600 cancellation coverage included doesn't begin to cover the total losses in such cases.

We highly recommend that you consider adding the necessary additional insurance coverage to your total package (Plan 2). Each participant must sign the attached waiver and return it to the director whether they choose to buy this optional coverage or not. Legally, MCI must be able to prove that this insurance was offered and made available to each participant.

You *already have \$600* of cancellation/interruption/delay coverage included. To calculate the additional insurance needed, you should subtract \$600 from the **total cost** of your concert tour. The remaining balance will be the amount of uninsured funds. See the *Schedule of Coverage and Services* section of the "Tour Insurance Plan" brochure for the additional cost associated with the total remaining uninsured balance. The additional insurance would cover the following:

(1) Insure yourself for the total amount of the trip, fully protecting yourselves from any penalties due to last-minute cancellation/interruption/delay

(2) Receive an additional \$500 baggage coverage

- (3) Receive an additional \$2,500 medical expense coverage
- (4) Receive an additional \$10,000 travel accident coverage

Payment for Plan 2 (Optional Coverage) must be made no later than 30 days prior to departure date. No coverage is in force unless payment has been made for this plan. The payment and waiver form must be turned in to the Director and the check should be made payable to MCI.

If you have questions regarding this insurance coverage, please don't hesitate to contact us, or phone the toll-free CSA number 800-554-9839.

Please complete the following and return to the Director: (Each participant must complete this waiver)

Iname:

Address:

City, State, Zip

Phone Number:

| Name of group participating in festival: Manchester United Methodist Church Fesbital Choir

| Enclosed is my check in the amount of \_\_\_\_\_\_ for optional insurance as outlined in Plan 2

(Check or Money Order Only. Please make check payable to Music Celebrations International. After 10 days of receipt of payment, Plan 2 premium is non-refundable.)

| I have read the optional insurance Plan 2 and choose NOT to participate.

Signature: \_\_\_\_\_\_ Date:

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