

LIMERICK SINGS

International Choral Festival



LIMERICK, IRELAND :: JUNE 20 - 30, 2017

ARTISTIC DIRECTOR



DR. ANDRÉ THOMAS

Owen F. Sellers Professor of Music
Director of Choral Activities
Professor of Choral Music Education
Florida State University

PREPARED ESPECIALLY FOR:

Tallahassee Community Chorus

An Invitation from Dr. André Thomas and Dr. Gene Peterson

Ladies and gentlemen,

Dr. Thomas and I would like to personally invite you to join us and mixed choirs from across the U.S. to participate in the 2017 Limerick Sings International Chorale Festival.

Limerick, with a population of over 80,000 is a modern, riverside city built on a medieval core. It has a royal charter older than that of London. The city is home to the Limerick School of Music and the Irish World Academy of Music and Dance, an internationally acclaimed center for innovation and research in music and dance performances. It is also home to the Irish Chamber Orchestra which is Ireland's leading chamber orchestra.



We will perform the festival's grand finale concert at the University of Limerick Concert Hall, the city's principal venue for the performing arts. The Concert Hall hosts hundreds of high profile national and international events each year.

After the conclusion of the Limerick Sings Festival we will explore the Irish countryside, visit its capital city of Dublin and take an excursion to Belfast in Northern Ireland.

I hope you will consider this exceptional opportunity to experience the mystic beauty of Ireland and this incredible performance venue with choral friends from Ireland and across the U.S. in June of 2017.

Sincerely,

Dr. Gene Peterson
Artistic Director of Choirs
Perform International

EMAIL: gpeterson@perform-international.com



DAY 1 - Tuesday, June 20, 2017 - DEPARTURE USA

The journey to Ireland begins by boarding an international flight to Dublin.

DAY 2 - Wednesday, June 21, 2017 - ARRIVE DUBLIN

Upon arrival in Dublin, meet your Perform International tour manager and transfer to Limerick. Tonight meet the other festival participants for a welcome BBQ with Irish music and dancing. Overnight in Limerick.

DAY 3 - Thursday, June 22, 2017 - LIMERICK / BUNRATTY CASTLE

After a morning rehearsal, you will visit Bunratty Castle in the afternoon. This large tower house lies in the center of Bunratty village in County Clare outside of Limerick. The first dwellings on this site were constructed in the year 970, but the present castle was built in 1425. You will have a late afternoon sound check at St. Mary's Cathedral and an evening rehearsal. Dinner and overnight in Limerick.

DAY 4 - Friday, June 23, 2017 - CLIFFS OF MOHER

This morning your choir will have a rehearsal followed by an excursion to visit the Cliffs of Moher as well as the Burren. The Cliffs of Moher rise 390 feet above the Atlantic Ocean at Hag's Head and reach a height of 702 feet near O'Brien's Tower. O'Brien's Tower is a round stone tower near the midpoint of the cliffs. Legend says that it was built in 1835 by Sir Cornelius O'Brien to impress female visitors! Tonight all choirs participating in Limerick Sings will have an opportunity for a short individual performance at St. Mary's Cathedral. Dinner and overnight in Limerick.

DAY 5 - Saturday, June 24, 2017 - FESTIVAL CONCERT

Enjoy a morning walking tour of Limerick. In the afternoon you will have a dress rehearsal followed by the Festival Concert Performance at the University of Limerick Concert Hall. Dinner and overnight in Limerick.

DAY 6 - Sunday, June 25, 2017 - LIMERICK / KILLARNEY

After breakfast transfer from Limerick to Killarney with a stop in Adare, a designated Heritage Town and one of the prettiest and friendliest villages in Ireland. Its streets are lined with the original thatched cottages which were built in the 1820's by Lord Dunraven. Some of these cottages have changed use and are now restaurants, fashion boutiques and arts and crafts shops. The village is home to the Augustinian Priory, Franciscan Abbey and Trinitarian Abbey as well as Desmond Castle. Visit Muckross House and enjoy the jaunting car ride. Dinner will be on your own. Overnight in Killarney.



DAY 7 - Monday, June 26, 2017 - RING OF KERRY EXCURSION

This morning embark on the Ring of Kerry excursion. The Ring of Kerry is probably the most popular tourist attraction outside of the city of Dublin. Along this 111 mile one-way circular drive, you will see many popular sites, including Ross Castle, Killarney National Park, Derrynane House, Moll's Gap, Ladies View, Torc Waterfall, St Mary's Cathedral, the Franciscan Friary, Kelleggy Church and the Stone Pillars. Dinner will be on your own. Overnight in Killarney.

DAY 8 - Tuesday, June 27, 2017 - KILLARNEY / DUBLIN

Today transfer from Killarney to Dublin with a stop en route at the Rock of Cashel, the home to the ruins of a great Celtic cathedral. Known as Cashel of the Kings and St. Patrick's Rock, this intricate, iconic site is known as the place of conversion of Aenghus the King of Munster by St. Patrick in the 5th century AD. The Rock of Cashel has a dense and remarkable collection of Celtic art and medieval architecture. Dinner and overnight in Dublin.

DAY 9 - Wednesday, June 28, 2017 - DUBLIN

Enjoy a Dublin sightseeing tour today that will include Trinity College and the Guinness Storehouse. The Book of Kells exhibition at Trinity College is considered a "must see" for any visitor to Dublin. It is a 9th century illuminated manuscript of the four Gospels of the New Testament written in Latin. A masterpiece of calligraphy, it is one of Ireland's national treasures. At the Guinness Storehouse you will hear of the history of Guinness beer production at St. James Gate since 1700. Dinner will be on your own. Overnight in Dublin.

DAY 10 - Thursday, June 29, 2017 - BELFAST EXCURSION

This morning take a full-day excursion to Belfast for a sightseeing tour that will include Falls Road and Shankill Road, areas that were at the center of the historic conflict between the Catholic Nationalists and the Protestant Unionists known as the Troubles. You will also have an opportunity to visit the Titanic Experience located in the docklands where the RMS Titanic was built. You can explore the various galleries equipped with special effects, dark rides, full-scale reconstructions and innovative interactive features to help you learn the Titanic story. Return to Dublin for a Farewell Dinner at the Merry Ploughboys. Overnight in Dublin.

DAY 11 - Friday, June 30, 2017 - DEPART DUBLIN

After breakfast you will go to the airport in Dublin to begin your journey back to the USA. You will take with you lifelong memories of exploring and performing in Ireland.



TOUR INCLUDES

- Roundtrip airfare from Orlando in Economy Class
- Airport taxes & fuel up to \$500 per person
- Round-trip coach transfer from Tallahassee to Orlando Airport and back (only for passengers purchasing the air/land package).
- First & Superior Tourist Class hotel accommodation in double occupancy
- Breakfast daily + 6 dinners
- Professional tour manager throughout the tour
- Motor coach and driver as per itinerary
- Local guides for sightseeing and entrance fees as per itinerary
- Concerts: 3 rehearsals, 1 dress rehearsal and Limerick Sings Festival Concert, short individual concert at St. Mary's Cathedral as part of Limerick Sings

TOUR DOES NOT INCLUDE

- Single Room Supplement - \$620
- Airport taxes and fuel in excess of \$500 per person
- Personal services
- Porterage
- Group Tips: Program \$100 per person
- Travel Insurance

***We highly recommend travel insurance to cover trip cancellation/interruption, travel delay, emergency medical, baggage delay and accidental death coverage. If travel insurance is purchased on or before the final payment is due the travel insurance covers that tour member even if he or she must cancel or interrupt the trip due to a pre-existing condition. Please consult the attached insurance policy pages for more details.*

FINANCIAL FACTS

COST PER PERSON*: \$3,815

*In double/twin occupancy based on a minimum of 45 passengers

Land-only = \$2,825 per person in double/twin occupancy

**TRAVEL INSURANCE:

Air/land = \$230

Land-only = \$180

Student package land-only = \$130

TOUR DATES: JUNE 20 - 30, 2017

4-night Limerick Sings Festival land-only package for student choir members based on University of Limerick student housing accommodation = \$1465 per person excluding air transportation.

The land-only package starts at the hotel in Limerick on June 21, 2017 and ends at the hotel in Dublin on June 30, 2017. Passengers and students purchasing the land-only package need to make their own transfer arrangements to and from the airport to the respective hotel. Also, the transfer from Tallahassee to Orlando airport and back is not included in the land-only package.

While it is not expected, should airfare increase more than 3% of projected price, the increase will be passed on to the group. Pricing is based on currently prevailing exchange rates (exchange rate of \$1 EUR = 1.20 USD). Adjustments will be made if the exchange rate varies more than 3% at 120 days prior to departure.



TERMS & CONDITIONS

1. PAYMENT TERMS

- 1.1. Payment. Client shall strictly comply with the Payment Schedule on or before the due date. Tallahassee Community Chorus accepts payment by check. Checks should be made payable to Tallahassee Community Chorus.
- 1.2. Additional Deposits. From time to time, Perform International (PI) may request one or more deposits over and above those set forth in the Payment Schedule (the "Additional Deposits"). Additional Deposits may be required because of travel during peak periods, the unique nature of the facilities, or any other matter which, in PI's sole opinion, requires an additional deposit. PI will consult with Client's tour organizer before making a request for an Additional Deposit, but PI's decision whether an Additional Deposit is necessary is final. Client shall pay an Additional Deposit within thirty (30) days of the request by PI.

2. DUTIES AND OBLIGATIONS OF PI

- 2.1. Scope and Exclusivity. PI shall have the duties and obligations set forth in this Section 2 and no others.
- 2.2. Services Supplied by PI. PI will provide the transportation, transfers, airfare, lodging and services specified in the attached tour brochure on the terms provided herein. PI reserves the right to vary itineraries and/or destinations and to substitute hotels if circumstances beyond its control necessitate such change(s).
- 2.3. Services Excluded by PI. All transportation, charges, services or other items not specifically identified in the tour brochure for this trip are not covered and must be paid by Client separately. Excluded services and items include, but are not limited to, tips to local guides; meals and beverages other than those noted in the tour brochure; expenses of a personal nature such as laundry, telephone, valet, etc.; portage for hand-carried luggage; passport and visa fees; free time activities; optional excursions and coach driver and guide/escort gratuities.
- 2.4. Special Equipment and Excess Luggage Needs. Special technical equipment (including musical instruments), excess or oversize luggage and the transportation for such are not included. Any piece of luggage/equipment over 50 pounds or exceeding 62 inches (length+ width+height) is subject to additional charges.

3. LIMITATIONS ON LIABILITY AND INDEMNIFICATION

- 3.1. Limitation on Liability of PI. PI, its agents and cooperating organizations expressly disclaim all responsibility and/or liability of any nature for loss, damage or injury to property or person due to any cause whatsoever occurring during a tour under its management, except damage caused by the gross negligence of PI.
- 3.2. Client's Indemnification. Client shall hold PI, its agents, employees, contractors and affiliated organizations harmless from, and indemnify and defend same against, any and all claims or liability for any injury (including death) or damage to any person or property whatsoever occurring during the tour, or any part thereof, when such injury or damage has been caused in part or in whole by the act, neglect, fault, or omission of Client, its agents, servants, employees, or invitees. The provisions of this Paragraph 3.2 shall survive the expiration or termination of this Agreement with respect to any claims or liability occurring prior to such expiration or termination.

4. CANCELLATION

- 4.1. Right to Cancel. Client shall be entitled to cancel this Agreement only upon the terms set forth in this Section 4.
- 4.2. Cancellation Schedule. Subject to the terms of the remainder of this Section 4, and provided that Client has made all payments required under the Payment Schedule, Client may cancel this Agreement by providing written notice of the cancellation to PI. Upon providing such notice, subject to Section 4.3 below, Client is entitled to return of any deposits less the applicable cancellation fee as set forth in the Cancellation Schedule set forth below.

The following fees apply for cancellations:

At any time prior to 120 days before departure the cancellation fee is \$300;

From 120 to 91 days before departure the cancellation fee is \$500;

From 90 to 61 days before departure the cancellation fee is \$700;

From 60 to 46 days before departure the cancellation fee is \$2000; and

From 45 days before departure until the departure date the cancellation fee is (full tour cost).

- 4.3. Limitations on Cancellation. Notwithstanding the provisions of the preceding Section 4.2, upon providing notice of cancellation to PI, Client shall not be entitled to refund of any deposits which have been used by PI to reserve space or fares if the deposits for space or fares are non-refundable to PI from the providers. Further, in the event that the payments or deposits made by Client are less than the amounts paid by PI to reserve space or fares which are non-refundable, Client shall not receive any funds pursuant to the Cancellation Schedule and shall remain liable to PI for any shortfall. Client shall remain liable to PI for any actual damages to PI resulting from Client's cancellation of the Agreement.

5. CLIENT'S BREACH AND DEFAULT

- 5.1. Breach. Upon the breach of any term of this Agreement, including but not limited to failure to strictly comply with the payment terms, failure to timely make Additional Deposits, or violation of any of the rules and regulations of PI, PI may, at its option, declare the Client in default and terminate its obligation to perform further under this Agreement. Upon any breach of this Agreement, by failure to make payments or otherwise, PI may, in its sole and absolute discretion, allow the Client to remedy the breach by making the required payments or deposits, or by otherwise performing as required. However, all late payments, if accepted by PI, will be charged a late fee of one and one-half percent (1½ %) of the unpaid balance per month.
- 5.2. PI's Remedies. Upon any breach this Agreement, by failure to make a payment, or otherwise, Client forfeits its entire deposit and PI may attempt to reschedule, resell or reuse any goods or services previously purchased or reserved for Client's benefit including, but not limited to, air or other transportation and hotel accommodations.

6. JURISDICTION AND GOVERNING LAW

Any dispute of any kind arising out of or from a claimed breach of this Agreement shall be resolved in the Superior Court of El Paso County, Colorado, and Client consents to venue and jurisdiction in that Court. Client further agrees that all disputes arising from this Agreement shall be resolved in accordance with Colorado law.

7. {Intentionally deleted.}

8. WAIVER

No waiver by PI of any provision of this Agreement or of any breach by Client hereunder shall be deemed to be a waiver of any other provision hereof, or of any subsequent breach by Client of the same or any other provision. PI's consent to or approval of any act by Client requiring PI's consent or approval shall not be deemed to render unnecessary the obtaining of PI's consent to or approval of any subsequent act of Client.



9. NOTICES

All notices, demands or other communications in this Agreement provided to be given, made or sent by either party to the other shall be deemed to have been duly given, made or sent when made in writing and deposited in the United States mail, certified or registered, postage prepaid, and addressed to the respective party at the appropriate address set forth in the Initial Terms.

10. INTEGRATION AND AMENDMENTS

The provision of this Agreement, including these Terms and Conditions and any Rules and Regulations of PI, supersede any oral or written agreement between the parties, and any such oral or written agreement is hereby integrated into this Agreement. To the extent it conflicts with this Agreement, any information found in any advertising material, brochure, or website is hereby superseded by this Agreement. Any amendment to or revision of this Agreement must be in writing and signed by both parties.

11. ACTS OF GOD

Client shall have the option of (1) taking a refund pursuant to the provisions for cancellation above, or (2) selecting an alternate program through PI if the tour is canceled by reason of any Act of God, such as war, labor dispute, martial law, state of emergency, earthquake, or the like.

12. TRAVEL CONDITIONS

12.1. Hotels. Hotels utilized are doubles/twins. Each room will have private facilities, including shower or bath. A supplement surcharge is applicable to participants in single accommodations.

12.2. Fluctuations, Substitutions with Group. Client may, under certain circumstances, substitute another person in their stead. Substitutions on flights are allowed subject to the terms of the airline contract. The addition of a new person is charged at the best price available. PI will use its best efforts to keep the new person at the group rate.

The following fees apply for substitutions:

On or after 180 days before departure the substitution fee is \$50

On or after 120 days before departure the substitution fee is \$100

On or after 90 days before departure the substitution fee is \$150

On or after 60 days before departure the substitution fee is \$350

On or after 45 days before departure the substitution fee is \$1000

Substitutions are not possible less than 5 days before departure

*PI must receive the substitution deposit/payments before making a refund to the Client.

12.3. Rooming List and Late Changes. PI must receive the rooming lists no later than 45 days prior to departure from Client's tour organizer. Late changes in the rooming list, including name changes, additions and deletions are subject to a late change/penalty of \$25 per person. This charge covers the costs of administrative expenses, long distance telephone calls, over-night mail charges, etc.

12.4. Flight Arrangements: All flights will be by scheduled I.A.T.A. carriers with the routing and scheduling at the discretion of PI. Tour price is based on mid-week travel and air fare flying round trip from the location stated in the tour brochure. Any increase in air fare shall be borne by the participant. Airline taxes and fuel surcharges up to the amount specified in the tour brochure are included in the tour price. Client acknowledges that the tour price may be increased by PI after the date of purchase to offset increases in fees, fuel surcharges, taxes and fluctuations in foreign exchange markets or any combination thereof if additional costs are imposed by a supplier or government. The operators providing transportation are not responsible for any act, omission or event during the time that passengers are not on board their aircraft or conveyances. PI has no responsibility or liability of any nature whatsoever for loss, damage, or injury to property or person resulting from the provision of air or motor coach transportation. The price of a vacant seat and the cost of segments of the program lost due to missing scheduled departure or absences during the tour cannot be refunded. If Client misses any included transportation segment (e.g. flight, transfer, bus or train departure), Client is responsible to make arrangements for and to pay the cost of rejoining the group.

12.5. Deviations: Late return deviations are sometimes permitted from the original city of departure, for a minimum fee of \$175, if the class of service is still available at time of booking and if the carrier's fare rules permit the change. All deviations must be applied for by writing, faxing or emailing your request to Perform International. When a deviation is confirmed by the airline, passengers will be notified and invoiced for all charges incurred for their deviation. Each subsequent change is subject to an additional \$50 processing fee, plus airline fees once confirmed. Deviations are difficult, especially during high season, so requests must be made as early as possible. Clients who deviate must arrange for their own ground transportation to and from the airport.

13. FREQUENT FLYER PROGRAM MEMBERS

If Client desires to use frequent flyer miles for free tickets, Client will need to book its flights directly with the airline and purchase a "Land Only" package from Perform International. Perform International is unable to provide ticket copies after departure for mileage credits. Client should check with their preferred carrier to determine if Client qualifies for any mileage accrual.

14. LAND ONLY

Any Client choosing the 'Land Only' package after their initial full-tour reservation has been made in writing, faxing or emailing, is subject to a \$50 change fee up to 60 days prior to departure. Anyone changing to a 'Land Only' option 60 to 0 days prior to departure will be subject to a \$1,000 change fee. If Client chooses the 'Land Only' option must arrange for their own ground transportation to and from the airports and any mid-tour flights.

15. TOUR PRICES

The services specified are based on a minimum of number of passengers. If this quota is not reached, the price of the tour will be increased proportionately. All tour prices quoted for transportation and land arrangements are based on rates (including foreign exchange rates) and taxes in effect at time of publication and are subject to change. Adjustments will be made if the exchange rate varies more than 3% at 120 days prior to departure. Confirmation of final air and land prices and taxes will be advised at that time.

16. TRAVEL INSURANCE

Travel insurance is highly recommended to cover trip cancellation/interruption, travel delay, emergency medical, baggage delay and accidental death coverage through MH Ross.



PERFORM INTERNATIONAL
8825 Liverpool Lane
Colorado Springs, CO 80920
Phone: 719.481.0107 FAX: 719.531.5374
nchapman@perform-international.com

Please print and fill out this reservation application (2 pages)
and send with your deposit.

Please include a copy of passport. Passports MUST be
valid 6 months after your return. Passport copies need to be
submitted with your application or at the latest 4 months prior
to departure.

PERFORM INTERNATIONAL RESERVATION APPLICATION

Tallahassee Community Chorus

June 20 - 30, 2017 | Limerick Sings International Choral Festival

Make all checks payable to *Tallahassee Community Chorus*.

Return COMPLETED form to: **Tallahassee Community Chorus**
P.O. Box 13083
Tallahassee, FL 32317-3083

☐ I have read and do accept the conditions as outlined. I enclosed a check for my deposit.

PLEASE READ CAREFULLY ALL TERMS & CONDITIONS IN YOUR BROCHURE.

NAME (as printed on passport): _____

Name as you would like to be addressed on your name tag: _____

DATE OF BIRTH (MM/DD/YYYY): _____ GENDER: ☐ Male ☐ Female

ADDRESS: _____

CITY / STATE / ZIP CODE: _____

CONTACT INFORMATION :

Daytime Phone: _____ Cell Phone: _____

Please **PRINT** email address* of person financially responsible for trip: _____

**An email address is required to register each participant with the U.S. State Department's Smart Traveler Enrollment Program.*

Nationality** _____ (USA, Spain, etc.) Profession: _____
Student, etc. Mandatory for any program that requires a group visa)

☐ I want a private room (add single supplement)

**I understand that if I don't have a roommate, and one is not available on the tour, I am responsible for the single supplement.*

☐ I wish to stay in a double/twin room and will share a room with another person.

I wish to room with: _____

****Passengers with non-U.S. passports are responsible for their own visa if required by the countries they plan to visit**

Check one: ☐ I am a performer with this ensemble (select voice part below) ☐ I am friends or family of this ensemble

Voice Part : ☐ Soprano 1 ☐ Alto 1 ☐ Tenor 1 ☐ Bass 1
☐ Soprano 2 ☐ Alto 2 ☐ Tenor 2 ☐ Bass 2

continued on next page.....

**PERFORM INTERNATIONAL**

Phone: 719.481.0107 FAX: 719.531.5374

nchapman@perform-international.com

PERFORM INTERNATIONAL RESERVATION APPLICATION**Tallahassee Community Chorus**

Limerick Sings 2017

(continued)

- ☐ I wish for Perform International to organize my air transportation with the rest of the tour group.
- ☐ I want to arrange my own air and will purchase the land-only package.
- ☐ I wish to register for the 4-night Student land-only package.

TRAVEL INSURANCE

We highly recommend travel insurance to cover trip cancellation/interruption, travel delay, emergency medical, baggage delay and accidental death coverage. Please read the insurance information.

PLEASE REFER TO THE INSURANCE PAGES FOR LIMITATIONS AND FOR ANSWERS TO SPECIFIC QUESTIONS

- ☐ Yes, I would like to purchase the **standard** travel insurance upgrade at this time for an additional cost of \$230. (\$180 for land only passengers; \$130 for the 4-night Student land-only package)
- ☐ No, I do not want to purchase a travel insurance upgrade, but do understand the risks involved with travel and will assume full responsibility.

SPECIAL REQUESTS (Not guaranteed but will be requested with the airline(s) and restaurants where possible)

Dietary restrictions for airline and restaurants: _____

Special circumstance airline seating for medical reason: _____

EMERGENCY phone contact while you are abroad: Name _____ Phone _____**DEVIATIONS - DEADLINE DATE: DATE - February 15, 2017** (Subject to availability at time of booking)

Some airlines allow you to return later than your group from the designated Departure City for an additional fee (minimum deviation charge of \$175 plus any difference in airfare) and individual visa charge. It is imperative to notify Perform International in writing of your deviation dates as soon as possible, and **not less than 120 days** before departure. Perform International will notify you of confirmation 45 days before departure, as confirmation is subject to airline availability (any passenger wanting to deviate after deadline date must purchase our land only tour; if you do wish to purchase our land only tour, please indicate that in the additional information space provided below. Only 10% of deviations allowed from group).

Deviation Return Date, 1st choice: _____ **2nd choice:** _____ **3rd choice:** _____**Additional Information:** _____

I understand that the airline tickets or air tours I am purchasing are subject to supplemental price increases that may be imposed after the date of purchase. Post-purchase price increases may be applied due to additional costs imposed by a supplier or government. I acknowledge that I may be charged additional sums by Perform International, LLC to offset increased fees, fuel surcharges, taxes and fluctuations in foreign exchange markets or any combination thereof. I hereby consent to any post-purchase price increases and authorize Perform International, LLC to charge me for such additional amounts.

Signature: _____ Date: _____

All applicants must sign reservation application; if applicant is under 18, Parent/Guardian must sign.

GroupAdvantage Standard Group Plan

**For Customer Service, call
1-800-423-3632**



06 / 30 / 17

Agent Initials

#1				__ / __ / __	__ / __ / __		
#2				__ / __ / __	__ / __ / __		
#3				__ / __ / __	__ / __ / __		
#4				__ / __ / __	__ / __ / __		

GroupAdvantage Standard Group Plan

Coverage Features

Cancellation or Interruption due to:

Sickness, Injury, or Death	Yes
A Pre-Existing Medical Condition	Yes*
Cessation of Services of a Common Carrier due to bad weather or unannounced strike	Yes
Residence, destination or workplace made uninhabitable by fire, flood or natural disaster	Yes
Permanent transfer of employment, requirement to work, merger or acquisition of a traveler's employer	Yes
Involuntary termination of employment	Yes
Being hijacked, quarantined or called to jury duty	Yes
A Terrorist Attack	Yes
Revocation of previously granted military leave due to reasons other than war	Yes
Bankruptcy or Default of a Travel Supplier	Yes
A documented theft of passports or visas	Yes

Trip Delay Due to:

Sickness or Injury; Common Carrier delay; quarantine, hijacking, strike, natural disaster, terrorism or riot; lost or stolen passports or travel documents	Yes
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Emergency Medical Expense / Emergency Evacuation: Primary Coverage

Covers Pre-Existing Medical Conditions	Yes*
Medical Evacuation to hospital of choice	Yes
Covers airfare cost for one visitor from home if traveler is hospitalized during the Trip	Yes

One Call 24 Hour Assistance Services:

Medical, Legal, and Concierge Services	Yes
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* Provided the plan is purchased at or before the traveler's final payment due date for the Trip.

GroupAdvantage Highlights

Bankruptcy or Default Protection

GroupAdvantage Standard provides coverage for Bankruptcy or Default of a Travel Supplier should a Covered Trip have to be canceled or interrupted. There are no restrictive lists of approved or unapproved suppliers. Benefits are available for a Bankruptcy or Default occurring more than 14 days after the benefit effective date, provided Your premium is received by the Group Leader or Organizer at or before Your final payment due date for Your Covered Trip.

Pre-Existing Condition Coverage

With GroupAdvantage Standard, the policy exclusion is waived provided Your premium is received by the Group Leader or Organizer at or before the Your final payment due date for Your Covered Trip.

Primary Medical Coverage

GroupAdvantage Standard provides primary Medical Expense coverage for medical expenses incurred during the Covered Trip due to a covered Injury or Sickness which occurs during the Covered Trip. There is no need for You to file a claim with Your personal medical insurance provider for these expenses.

One Call Traveler Assistance Services

GroupAdvantage Standard includes 24-Hour Medical Assistance and Concierge Services and also include our exclusive Global Xpi Medical Records Service (giving travelers access to their medical information in the event of a medical emergency while traveling).

Trips \$1,001 - \$1,500 = \$101

Trips \$1,501 - \$2,000 = \$130

Trips \$2,001 - \$3,000 = \$180

Trips \$3,001 - \$4,000 = \$230

Trips \$4,001 - \$5,000 = \$310

Trips \$5,001 - \$6,000 = \$389

See complete details at www.mhross.com

Have Questions? Call 1-800-423-3632



TRAVEL INSURANCE SERVICES, INC.

For Customer Service, call 1-800-423-3632