

We strongly recommend travel insurance for all travelers, particularly considering the majority of airlines and tour operators have extremely high cancellation/date change penalties. Travel insurance should be purchased at time of deposit or payment for travel arrangements. We high medical insurance coverage is believe essential for all travel. We do not feel credit card travel insurance is adequate coverage, especially with regard to comprehensive medical coverage and cancellation coverage. Please check with us for further details, but note that we are not insurance experts and accordingly do not make any warranty concerning the adequacy or extent of any coverage under any policy which we sell. Customers are advised to read and become acquainted with the policy documents, and any queries should be directed to the insurer for clarification. Specimen copies of all policies sold by us are available from our consultants for consideration by the customer prior to a decision being made to acquire the policy.