

Heaven on Earth Tours

Phone: +61 (0) 403 964 088 Tour Bookings: + 61 8 9380 9777 Toll Free: 1800 645 022 (Australia only) Fax: + 61 8 9380 6377

E Mail: info@heavenonearthtours.com.au Postal: PO Box 3145, Nedlands, Western Australia, 6009 Web: www.heavenonearthtours.com.au

INSURANCE TIPS AND WAIVER

To be read in conjunction with **BOOKING FORM** and **TERMS AND CONDITIONS**

Dear Traveller,

"Heaven on Earth and their in-house travel agent World Heritage Tours recommend and advise that all travellers are covered by comprehensive travel and medical insurance policies to assist to minimise financial loss and avoid cost risk in the case of unexpected events. World Heritage Tours may assist to arrange this cover"

CREDIT CARDS

Credit cards often 'offer' free travel cover and although we understand conditions usually apply; there are some reasons why you should investigate and perhaps pay for extra travel insurance.

Carefully read the fine print when you see credit card advertisements offering free travel insurance when you pay for Travel with your credit or charge card.

This is not always comprehensive travel insurance being offered.

Insurance will usually be provided to the individual cardholder, and will cover any immediate family if they were travelling together; if their travel itinerary is identical, or in some cases, if it is very similar.

To qualify for the insurance, cardholders usually need to either purchase a return travel airfare on their credit card, or spend a certain dollar amount on their card while overseas.

It is not enough to assume that the cover is deluxe quality and comprehensive because it is attached to a premium card.

Following are some questions that you may care to ask your financial institution about the "free" policy you are considering.

- **What is the excess on the policy and how is it applied, per event or total?**

(Some free policies require each person covered by the policy to pay a minimum (USD \$200) excess per event)

- **Will it cover the pre-existing medical conditions of you or your travelling partner?**

(Most free policies severely restrict the coverage of pre-existing conditions including common conditions such as asthma)

- **Does the policy include / offer 24 hour worldwide emergency (free call) phone assistance and advice on claims? And for example assistance with arranging repatriations?**
- **Can the policy be extended if you choose to stay away longer once travel has started?**
- **Are your frequent flyer points covered?**
- **Will it cover the replacement costs of the credit card if it is stolen?**
- **Who will help put your travel plans back in place following a disruption to the trip if your travel agent does not issue your policy?**

Heaven on Earth Tours

Phone: +61 (0) 403 964 088 Tour Bookings: + 61 8 9380 9777 Toll Free: 1800 645 022 (Australia only) Fax: + 61 8 9380 6377

E Mail: info@heavenonearthtours.com.au Postal: PO Box 3145, Nedlands, Western Australia, 6009 Web: www.heavenonearthtours.com.au

INSURANCE TIPS AND WAIVER

- Who will help in the preparation of a cancellation claim or assist in reconciling a disputed claim?
- Do major medical bills have to be approved by the insurer/ underwriter? Is emergency medical evacuation included?
- What activities or sports are excluded?
- What is the maximum period for any one trip?
- What is the maximum that jewellery or sporting equipment is covered for?
- Does it cover flights, meals, and accommodation costs if the travel is delayed or cancelled?

Heaven on Earth actually believe that travel insurance isn't an option when travelling overseas..... and when you do take insurance please take time to read the Terms and Conditions of the policy you choose to ensure that you are adequately covered.

Should you decide to make your own travel insurance arrangements, or not insure, we ask that you complete and sign our waiver below.

TRAVEL INSURANCE WAIVER

I / We acknowledge that I/We have been advised by Heaven on Earth Tours and or their in-house travel agent World Heritage Tours that travel insurance is recommended and available to cover medical expenses, additional expenses, cancellation expenses, luggage and personal effects and personal liability subject to the terms and conditions of policies available.

I/We decline to accept the insurance offered because: **Please complete appropriate lines**

I/We have made alternative insurance arrangements _____

We choose not to insure _____

I/We have been offered insurance for existing medical conditions but have declined to accept it _____

Please print your full name:

Please indicate date of intended tour

Signed

.....Dated.....

Please print and sign. Send together with your Booking Form

Scan and e mail to: hoe@visitwa.com.au

Fax to: + 61 (8) 9380 6377 **Post to:** PO BOX 85 Cottesloe Western Australia 6911