



## TRIP CANCELLATION & INTERRUPTION INSURANCE

## WHAT HAPPENS IF YOU ARE UNABLE TO TRAVEL DUE TO AN EMERGENCY?

When travelling anywhere in the world it is important that you have fully comprehensive insurance coverage including trip cancellation and interruption.

Our deposits are non-refundable and cancellation fees reflect the costs involved in putting together a custom tour. Once your booking process begins most of the work on designing and booking the trip is done up-front.

Please refer to the insurance provider directly for terms and the exact nature of the coverage. Generally "Pre-Existing Medical Conditions" restriction is waived for clients who buy their policies within fourteen days of making their initial trip payment.

Trip cancellation insurance will usually be determined on a per day basis by duration and age. If the claim is valid this would cover your deposits, cancellation fees and complete tour cost. The bottom line is that if you purchase trip cancellation insurance within the stated time frame, and it is a "covered" reason, your out of pocket cost will be the expense of the travel insurance.

Please ensure that you provide us with details of your insurance cover which must be taken out for yourself and all members of your party.

It is your responsibility to arrange comprehensive insurance cover for your holiday. OPG provides an insurance application form, details of which are supplied with our terms and conditions. *Bookings cannot be accepted unless you and your party comply with these insurance requirements.* OPG can bear no responsibility in the event that you fail to procure any insurance cover at all.

At all times the most important factor is that the total cost of your tour is protected for the length of time that you are traveling.