



CANCELLATION PROTECTION

by

SENIOR DISCOVERY TOURS



Assuming you did not decline the comprehensive insurance coverage when you registered for your trip with us, *Senior Discovery Tours*, we have remitted the required premium to Manulife Global on your behalf for your insurance for Emergency Medical, Trip Interruption, Delayed Return, Baggage and Flight & Travel Accident protection, **after departure**, under the terms of the certificate of insurance.



If you have to cancel your trip **before departure** for any of the reasons outlined on the reverse, we, *Senior Discovery Tours*, will be happy to reimburse to you the cost of the travel arrangements* that you have prepaid for the trip you have booked with us (according to the terms and conditions on the reverse).



If you must interrupt your trip **after you leave home** because of one of the risks insured under the Manulife Global coverage, we, *Senior Discovery Tours*, will be happy to reimburse to you the unused land arrangements* you have paid to us and that exceed the \$1,000 benefit limitation of the Manulife Global Coverage.



* less the non-refundable administration fee as per our tour brochure

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IF YOU HAVE TO CANCEL YOUR TRIP BEFORE DEPARTURE, YOU MUST NOTIFY SENIOR DISCOVERY TOURS WITHIN 48 HOURS OF LEARNING THAT YOU ARE UNABLE TO TRAVEL.

Failure to do so will make this cancellation policy null and void.



Senior Discovery Tours will reimburse to you the cost of the travel arrangements you prepaid for the trip you have booked with us less the applicable administration fee specified in our brochure if your cancellation is the result of:

- your emergency illness or injury,
- the emergency illness or injury of the travel companion with whom you are sharing prepaid double occupancy accommodation during your trip, your spouse, child or grand-child, son or daughter-in-law, parent, grandparent, parent-in-law, brother or sister,
- a disaster that renders your principal residence uninhabitable, or
- a subpoena to appear as a witness or a call for jury duty;

and provided that:

- a) you return the originals of your transportation tickets;
- b) you provide *Senior Discovery Tours* with a medical certificate from the legally qualified physician in active personal attendance where the illness/accident occurred; and
- c) the medical certificate states the diagnosis, verifies fully the need to cancel the trip, and details the exact reasons that make the departure impossible and the exact orders (dated) given by the physician.



Please note, however, that no reimbursement will be provided by *Senior Discovery Tours* if you wish to cancel your trip for any of the following reasons:

- a mental or nervous disorder or illness that does not require hospitalization,
- financial difficulties or aversion to the trip,
- a pre-existing medical condition that was not stabilized by the trip final payment due date,
- a trip booking made against medical advice,
- a suicide or an attempt to commit suicide, or a criminal act or an attempt to commit a criminal act, whether directly or indirectly, or
- any reason of which you were aware at the time of booking your trip that could reasonably prevent you from travelling as booked.