

Heartland International Travel & Tours
202 - 3111 Portage Avenue
Winnipeg, Manitoba, Canada R3K 0W4

Optional Insurance Package: Insurance coverage is strongly recommended. We only offer insurance coverage for Canadian residents. If you are a non-resident of Canada and travelling on our day tour, please contact your local travel insurance provider for a rate so you can be appropriately covered for your trip. Please note that for some previous tours, passengers declined the purchase of insurance and subsequently had to cancel their travel plans due to unexpected accidents...nobody plans to have an accident. Air and hotel cancellation penalties took effect and considerable sums of money were lost. See what type of coverage is applicable to you and then make your decision accordingly.

1.) Travel within Canada Insurance: Travel within Canada insurance covers you for emergency medical costs that you may incur while you are on your tour; it also covers for any cancellation penalties you may be required to pay in the event that you have booked and paid for everything, and then can't go due to an unexpected medical reason. The key word is "unexpected"... the insurance will not cover for existing medical situations/conditions, or if you simply change your mind and don't want to go. Coverage is available to Canadian residents only and the travel must be within Canada for the entire trip. In addition, the insurance will also cover you if someone in your immediate family becomes ill, due to unexpected medical reasons, and this prevents you from traveling. Terms and conditions are as per RBC's insurance policy. In the event of a claim, RBC Insurance will require a doctor's certificate to substantiate the claim.

Travel within Canada Insurance covers for the following:

- * Trip cancellation & interruption (i.e. covers for air and/or hotel cancellation penalties that may apply)
- * Subsistence allowance of up to \$3500.00 at the destination if you cannot return as originally scheduled
- * Unlimited hospital, medical coverage
- * Air flight accident insurance up to \$100,000
- * Travel accident insurance up to \$50,000
- * Baggage & personal effects insurance up to \$1000.00, and delay of baggage up to \$400.00

2.) Non-Medical Travel Insurance: This option is for those who already have extended medical coverage. You are insured for everything that the deluxe insurance covers, as shown above, except for unlimited hospital, medical expenses.

3.) Cancellation and Interruption Insurance: This option only covers you for cancellation and interruption insurance only.

The following insurance rates are based on the package cost from Winnipeg. For those with Winnipeg overnight hotels and/or airfares in and out of Winnipeg, higher rates will apply and can be requested. Policy exclusions apply as far as pre-existing medical circumstances are concerned. Terms and conditions are as per the policy issued by RBC Insurance.

Travel within Canada Package

	Age					
	<u>up to 59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75-79</u>	<u>80-84</u>
Coverage 1 to 4 days						
Rates:	\$97	\$112	\$118	\$132	\$206	\$274

Non-medical coverage, for those with their own medical insurance, is available as follows:

Non-Medical Package

	Age					
	<u>up to 59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75-79</u>	<u>80-84</u>
Coverage 1 to 4 days						
Rates:	\$93	\$109	\$113	\$128	\$200	\$266

Cancellation and Interruption

	Age					
	<u>up to 59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75-79</u>	<u>80-84</u>
Coverage \$1,500.00						
Rates:	\$105	\$119	\$127	\$140	\$212	\$276

Premiums taxable at 8% when sold to Ontario residents. A portion of the premium is taxable when sold to Newfoundland and Labrador residents.

The above rates are based on the tour portion of the trip only and do not include any non-refundable air or hotel coverage. Contact us if you require these rates.