



Morningstar Ski Tours, Inc.

June 2009 newsletter

**Come celebrate our 25th year of
skiing the world!**

www.morningstarskitours.com

skiman@morningstarskitours.com / 520-690-1615



In this issue:

Overview 2009-10 season

*** Christmas / New Years:**

Revelstoke, Canada

*** MLK / Big Sky Montana**

*** Europe 2010:**

4 nights Tuscany

Ski week Courmayeur, Italy

Ski week Chamonix, France

4 nights in Ireland

We are buzzing with excitement. Read and see why!

www.morningstarskitours.com

Dan the Ski Man, President of Morningstar, found some awesome powder last year. Wanna bet he'll find some more in the 2009-2010 season? Join us and share the ski-wealth... and the powder!

www.morningstarskitours.com
skiman@morningstarskitours.com

520-690-1615

866-321-8810

5520 N. Maria Dr.

Tucson, Az 85704



Lynn and Dan the Ski Man invite you to join us in our 25th anniversary year of offering ski tours to the world's best ski resorts. You are welcome!

"I'm late! I'm late! For a very important date!" Thus said the rabbit in Alice in Wonderland. Thus says Dan the Ski Man, horribly late in getting out this letter which highlights our upcoming ski season. This past season was wonderful... lots of powder days, heli-skiing in Alaska overlooking the ocean, Italian slopes and Italian wine, huge dumps in Telluride and Idaho. It was one we won't forget and we thank all of you who made it happen.

It has taken a while to make our plans for 2009-10. If you are a skier and you have a pulse, you will be excited about what we have in store: two resorts never visited by us, Italy, France, Ireland, heli-skiing in Alaska, and more. Skiman is pumped!

This letter is overdue. Sorry, but someone had to float down the Colorado and mountain bike in Canyonlands Park. Our skiers made me do it! (By the way: what a trip!)

Now is not too early to start depositing for the highlighted trips of this newsletter. SPACE IS EXTREMELY LIMITED and allocated on first-deposited first-served basis. Please look over our offerings. We urge you to start picking your trips now and start to deposit soon. It is NOT too early.

Skiman and Lynn want to personally welcome our old friends back and welcome any newcomers who love the mountains and our sport. Should you join us, you will quickly experience the Morningstar Magic. The Magic is our skiers. They are the most wonderful group of folks you are likely to encounter on any slopes.

Here's to a snowy, wonderful, successful 25th year. We anxiously await seeing you on our tours.

Lynn and Skiman

Lynn enjoys a sunny day in Juneau... Dan the Skiman doing what he loves on our Alaska heli-week last February. Do over!!

Ski Schedule 2009-2010

Taos, New Mexico or Wolf Creek, CO

(depending on snow) / Dec. 10-14 If the snow blows, we go. Flight, 3 or 4 days skiing, 4 nights lodging, @\$539. Details forthcoming in September newsletter.

Revelstoke, B.C. Canada / Dec. 27- Jan. 2 Come ski the newest, biggest ski resort in North America. Flight, lift passes, 6 nights lodging, see details this letter. **\$1099**

Big Sky, Montana MLK Weekend, Jan. 13-19 A long-delayed dream-come-true for Skiman! 6 nights lodging ski-in/out condos or hotel, round trip air, lift passes, see details this letter. From **\$1099**

Flight trip to somewhere, Feb. 4-8, t.b.a. Jackson Hole, Salt Lake, Summit County, Colorado.. we will wait a bit and see where the deals and the snow are.

Alaska Heli-Ski Week: Feb. 13-21. Repeat of last year's epic adventure. The ultimate ski week for experts. Contact Skiman any time to chat about this. Some details in this letter, more in September letter.

Rodeo Weekend, bus tour to Durango, Colorado / Feb. 25-28 Three day lift pass, three nights lodging, all transfers, From @\$319 Details t.b.a. in September newsletter.

Italy/ France/ Ireland March 2 – March 24. A week in Courmayeur, Italy and a week in Chamonix, France. Pre-trip: 4 nights in Tuscany, Italy. Post-trip: 4 nights in Ireland. From **\$1429** All details in this letter.

Telluride, Colorado April 1-4, bus tour / 3 nights ski-in/out lodging, 3 day lift pass, all transfers. From @\$419 Details t.b.a. in September newsletter.

Spring flight trip to?? April 15-20 5 nights and 4 days of skiing somewhere where the conditions and the deals are the best. T.b.a.

ANNUAL SKI PARTY/SKI MOVIE



Oct. 17, Saturday, 7:30 pm

Put it on your calendar!

“Revelstoke is in a snow belt. I’ve never seen so much snow fall so quickly as it did while I was in Revelstoke.”
Skiman



*Revelstoke has it all. Great snow, great views, great lifts
 And you will love this funky Canadian town as well!..
 Imagine skiing with awesome views of the Columbia River
 at your feet!*

CHRISTMAS/N. YEARS: REVELSTOKE, British Columbia, Canada (12/27-1/2) This is now by far the resort with the largest vertical in North America. At 5,620 feet, it beats Jackson Hole and Big Sky by 2,000 feet (which is no mean feat!) This two-year-old resort is awesome.... Huge skiing in the middle of a snow belt with epic dumps of powder, a funky old Canadian town, gorgeous scenery overlooking the Columbia River. The Stoke has it all. Skiman skied here 2 years ago with the Snow Swami, Steve Jacobs, on a Canadian heli-week. We stayed in Revelstoke and skied the area four days after our heli-week. We can now fly right into an airport only 2 hours away and a reliable daily bus service from the town to the mountain is now running. Done deal: Skiman is returning to one of the best resorts he has skied in North America and he is bringing a few friends along...wanna join us? NOTE: We can fly you in for this trip from anywhere. Just let us know. The sooner the better. Fares will become exorbitant if you wait too long. Remember: it is Christmas holiday at this most-popular up-and-coming resort.

DETAILS: Flights: perfect. We have 30 seats on Alaska Air from Phoenix to Kelowna, B.C. We will have a charter bus taking our Tucson passengers up to the Phoenix airport. The flights are great times and we locked in a very good price.

Skiing: Five days of skiing on 5,620 verts is possible on this trip. Check web site:

http://www.revelstokemountainresort.com/revelstoke_mtn/info/resort.aspx. The terrain is huge! And keep in mind that you can do daily heli skiing and snow cat skiing right from the base of this resort. Details on that will be coming later. You can also snowshoe snowmobile, shop ... lots to do.

Lodging: We will be in Revelstoke for six nights at a three-star hotel with pool and hot tub.

Transportation from the airport: We will charter a private bus for our group, cost not included in the price, t.b.a.

Cost: Price includes air, lodging, 2 day lift pass (more possible, additional cost), daily transfers to and from town and resort (a 5 minute drive)...**\$1,099** dbl.

Price does **not** include air taxes and extra lift passes beyond 2 days, @ \$60 per day. Price based on .833 exchange rate, subject to increase at time of final payment.

Deposit: A \$200 non-refundable deposit is required at signup. We have only 30 seats, so jump on this now. Once these 30 seats are gone, we will attempt to get more, but they will probably be much more expensive. Come sample the biggest and newest resort in North America.



The Sky's the limit! Big Sky, Montana!

BIG SKY MONTANA, MLK weekend.. (1/13 – 19) Rising high above the plains of Montana is Big Sky, which has a vertical drop of over 4,000 feet, as big as Jackson Hole. Skiman has tried for 15 years to ski Big Sky but has been trumped by outrageously high airfares and small planes. Finally, we have for the first time found great flights from Tucson and Phoenix at a decent price.

Details: Flights leave Wednesday in the afternoon from Tucson or Phoenix and return on Tuesday. We can fly you in from anywhere. Just let us know, but give us as much lead time as possible. We land in Bozeman and have a charter bus for the one hour drive to the resort.

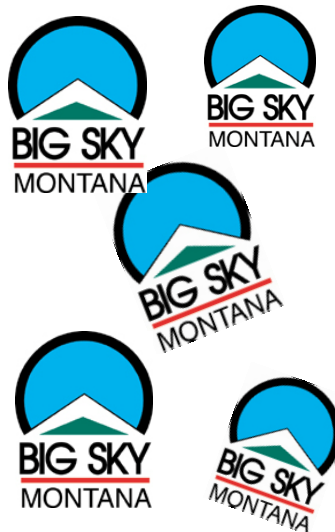
Skiing: reportedly excellent. Skiman has never skied there. It is one of the few places he has not. You will have the possibility of skiing 5 days on this trip. Two day lift pass included,

with the option of purchasing additional days for a discounted rate.

Lodging: The most affordable alternative are three-bedroom / three-bath condominiums. Each bedroom has either a queen bed or two single beds and all have a private bath. Each condo is 1900 sq. feet and all are equipped with full kitchens, fireplaces... first rate. The other option is a hotel room in a 3 star property in the village, which includes breakfast.

Cost: Package price includes air from Tucson or Phoenix, 6 nights lodging, 2 days lift passes (option to purchase more @\$50 per day). Air taxes of @\$69 not included.

Condo: double occupancy: **\$1099** /Single occupancy (bedroom to yourself): +\$349



Hotel: double occupancy: \$1283 /Single occupancy: +\$349

Deposit: A \$200 nonrefun-

dable deposit is required upon signup. We have limited air space, first come / first served.



February Alaska Heli-Ski Week

Alaska Heli-Ski Week / Feb. 13-21 Haines, Alaska Skiman and 11 of his friends did this same tour last year. It was definitely in the top 3 of all ski trips we have done! It is one of the few places where you ski right above the ocean! Every panorama is beyond description. Every run was three to four thousand verti-

cal feet of untracked powder, six days of skiing paradise. We will have a DVD we produced of last year's trip available upon request. If you are an expert, this is one trip you have to do before you hit the compost pile. It will be forever embedded in your mind and will bring many smiles to your face.

The package: We will stay in Haines at the Ft. Seward Lodge for seven nights. ALL meals are included. 6 days of heli-skiing with guides included. All transfers, including a charter flight to Haines from Juneau is included, as well as a ferry return. A post-trip hotel night in Juneau is also part of the deal. The cost has yet to be determined, but it will

be @ \$4,900. This is a great value for a trip of this magnitude. It literally is three to four thousand less than a ski week in Canada. And in Skiman's humble opinion, the skiing blows away Canada.

Now is the time to start talking to us about this trip. Start dreaming. Life is short. Don't miss this opportunity to ski Alaska!

guide, entrance fees, four nights in our four star villa, daily breakfast, and transfers from the airport to the villa and to Courmayeur for the ski week.

Fantastic air news: We will fly right into Pisa (of Leaning Tower fame), only 30 minutes from our villa. It could not be more convenient.

Included: 4 nights 4 star villa hotel, daily breakfast.

*Full day visit to Florence, the art city of Italy, complete with guided tour, entrance to the Academia (where you will chat with Michaelangelo's David, then

have the afternoon and evening on your own, with time for dinner in a great cellar restaurant of your choice.

*Visits to Pisa, the medieval cities of San Gimignano, Sienna, and Lucca (a magnificent walled city).

*Optional Tuscan cooking class. Learn from a master chef! We did something similar in Sicily last summer... what a blast!

Cost: \$799 double / Add \$170 single occ.

Deposit: A \$150 non-refundable deposit is required upon sign up for the Florence segment in addition to the ski week(s) deposit.

The "I's Have It! EUROPE MARCH 2010



Courmayeur, Italy (Mt. Blanc)

Chamonix, France (Mt. Blanc)

Pre-trip: Tuscany, Italy

Post-trip: Ireland

We are offering our 16th consecutive European Alps Ski Adventure this March 2010 to our two favorite countries in Europe: Italy and Ireland. Those of you who have gone with us to Europe will attest to the fact that the skiing is only a part of the fun. The food, the wine, the people, the history, the pre and post non-ski trips to the must-see places on the Continent have made for a mosaic of experiences and memories that will last a lifetime. The overall experience makes Europe Skiman and Lynn's favorite trip every year, and this year should hold true to form.

Tuscany Pretrip

March 2-7

***4 nights in a villa**

***Tours to Pisa, Florence, San**

Gimignano,

Sienna and more.

Spend 4 nights/days in a 19th century four - star Tuscan rural villa in the countryside (www.hotelvillacappugi.com/en/index.htm) and see Tuscany as it should be seen. Our villa is in the middle of the Tuscany countryside, in the middle of all the sights. We will offer you a taste of Tuscany, way beyond just Florence. Every day we will have private tours with our own guides to the best that Tuscany has to offer. The package includes all daily tours including motor coach and



A week in Courmayeur, Italy

A week in Chamonix, France

Both on Mt. Blanc, both awesome.

Do one of 'em. Do both.



COURMAYEUR, ITALY, Week One / March 6-14 Courmayeur is on the Italian slopes of Mt. Blanc, the tallest mountain in Europe. It offers wonderful skiing and one of the most up-scale towns for Epicurean and shopping delights in all the Alps.

Skiing: You will have the resort of Courmayeur right at your doorstep. As well, you can make easy day trips to Pila, La Thuile/ Le Rosier, France, wonderful resorts all. You can spend

a day skiing the Mer de Glace, a famous intermediate day skiing on a glacier to France! For the experts, we will offer magnificent off-trail skiing in some truly epic backcountry terrain, led by our favorite Mountain Guide, Corrado Luisi. It is precisely this backcountry skiing experience that keeps Skiman going back to the Alps every year. It is unlike anything in North America.



Courmayeur (above) and Chamonix are two gorgeous villages right at the base of Mt. Blanc, the highest mountain in Europe.

The town: Hands down, Courmayeur is one of the most beautiful ski villages in the world. From its quaint hotels to its amazing pedestrian shopping area, Courmayeur has it all. Truly, it is one of the most excellent Alpine villages in the world. Courmayeur was our second European adventure. We took almost 400 people there and everyone loved it. It is amazing.

Lodging: The Cresta et Duc (<http://www.crestaetduc.it/>) was a three star hotel when we stayed there 14 years ago and Lynn and I loved it. Since then, it has morphed into a magnificent four star beauty with a full service spa and upgraded rooms. It was good 14 years ago. Now it is even better. Located right in the middle of the village, you can walk to everything. It will not disappoint on any level.

Included: *Round trip air from the east coast (Phoenix add on is \$200 , other gateway cities, please call for quote).

*7 nights in our 4-star full service hotel, with daily **breakfast & dinner** daily.

*All transfers and lodging taxes. ** air taxes not included, t.b.a. at time of final payment.

Cost: \$1429 Double occupancy from east coast / single occupancy +\$489

Deposit: \$200 deposit upon signup for Courmayeur segment in addition to any pre or post trip deposits.



CHAMONIX, FRANCE

Week Two March 13-21. Chamonix, France is on the French side of Mt. Blanc (the tallest mountain in Europe), a short 20 minute tunnel ride from Courmayeur. Any ski guide book will list Chamonix as one of the top ski regions in the world. There are at least a half dozen excellent resorts within 15 minutes of the village center. Intermediates will be in heaven. For experts we offer glaciers and primo guided back-country skiing (led by our favorite Alpine Guide, Corrado Luisi). As in the Courmayeur week, you can access the Mer de Glace and spend an intermediate day in paradise, skiing on a magnificent glacier. Ski-



man has only skied one day in Chamonix, enough for him to know that he needs to return for a full week to lap up this tasty place.

Skiing: Up to six days of skiing are possible in numerous areas near the village.

Lodging: 3 star Alpina (<http://www.bestmontblanc.com/en/hotels.html>) a lovely property in village center, first class all the way. This is a nice 3 star hotel with great facilities, great location, great French food. Full of shopping, restaurants, the world-famous torture museum (a big hit when our girls were little!) and more, Chamonix has a lot to offer along with awesome skiing.

Included: *Round trip air from the east coast (Phoenix add on is \$200, other gateway cities, please call for quote).

*7 nights in our 3-star full service hotel, with daily **breakfast / dinner daily**.

*All transfers and lodging taxes. ** air taxes not included, t.b.a.

Cost: \$1489 Double occupancy from east coast/ single occupancy +269

Deposit: \$200 non-refundable deposit upon signup for Courmayeur segment in addition to any pre or post trip deposits.

DOING BOTH SKI WEEKS:

If you have the time and the moolay, do both ski weeks. And while you are at it, do both extensions. Why not? If you can afford the time and the money, it is a grand plan. You save a bundle off the second week because you are not paying for the international air on the second week. The base cost of doing **both ski weeks is \$2,889** double occupancy. Of all the hundreds of folks who have done back to back ski weeks with us over the past 15 years, no one has ever told us they regretted it.



2010 Europe trip is LESS than last year's Europe trip. There are deals to be had and we got one for ya!

Lynn and Skiman will be heading over to our European destinations this September to organize things and to make sure you have the ultimate European Adventure!



**Follow the rainbow to the
Leprechaun's gold!
4 day IRELAND post-trip**

Green...

It's the color of jewels. It's the color of nature. And it's the color of one of the most beautiful islands on earth – Ireland. Last October, we visited the Emerald Isle and

it was an unforgettable trip for us both. In Dublin we viewed the ancient Book of Kells, a Monk-made Bible from the 7th century, in the library of Trinity College - a truly fabulous campus in the heart of this city with a pub on every corner.

After a breathtaking day driving along the coast on the famous Ring of Kerry, we arrived at Ballyseede Castle, a 17th century castle that has been beautifully restored. We not only stayed in a room fit for royalty, we had a drink in their on-site pub, followed by a fantastic dinner in the “royal” dining room. There was a delicious Irish breakfast the next morning as well.

On our way to Kilkenny, we spent a morning touring one of the most amazing ruins anywhere: the Rock of Cashel. It is impossible to describe, really. A massive ruin of a monastery and cathedral, covered with green moss, it is something that must be seen to be believed.

In the charming river town of Kilkenny, we spent an evening in one of the local pubs listening to the great-nephew of James

Joyce, who played guitar and sang songs he had written. His music was rebellious, amusing, and entertaining. Like the many Irish people we met, he was a true storyteller and an instant friend.

As you can see from the above, we fell in love with Ireland. The whole time we were there, we kept talking about how great it would be to bring our Morningstar skiers there as an extension tour before or after a ski trip. This thought dogged Skiman and he could not shake it. We are very excited and pleased to tell you that all of the above elements of our Irish adventure will be replicated and available for you on our post-Chamonix extension tour! We decided that if we were going to offer Ireland, we were going to do it right. The cheap and easy tour is just to go to Dublin, which is fine. But to truly

experience Ireland, you have to get out in the countryside, FEEL the green, see the history and the castles, meet the people. This tour will give you exactly that experience. We will start in Dublin and drive across all of Ireland, flying out of Shannon to return to the States. We will have **our own private guide and bus** for the entire four day tour! You will really see what Ireland is about. We promise you'll love it!

Included:

- *4 nights 4- star lodging: 1 Dublin, 2 Ballyseede Castle, 1 Kilkenny
- *Daily Irish breakfast
- ***Two dinners** at Ballyseede Castle included!
- *Private motor coach and guide for our entire four day stay. All transfers.

DEPOSIT: \$300 nonrefundable deposit at sign up.

***Cost: \$799** Double occ. Single upgrade +\$249

*not included: airfare from Geneva to Dublin, a one-way ticket. It will be @ \$150 per person, t.b.a.

Final thoughts: Ireland will blow you away. It is a charming, magical place. If you are concerned about the weather, no worries. It can rain in Ireland and does so pretty much evenly throughout the year. In the week we were there, it rained twice.. no biggie. Late March will be a great time to go. Everything will be blooming and the weather will be warming up. Best of all: few tourists! If you have ever wanted to experience the true Ireland, this tour is for you. When you consider all that you are



The seascapes are breathtaking...Rock of Cashel will stun you.... 'Welcome to my castle!', says Queen Lynn... A lovely lass in a Dublin park near Trinity College.. Skiman with Arthur,, official castle dog at Ballyseede.. an Irish Wolf Hound, of course...You will meet Arthur in March.. He will welcome you with a cocktail at the castle. He is well trained!

getting for the price, it's a great value to boot. Grab your green underwear Let's hit the Emerald Isle!

Bottom line: It's a perfect time to go ski and tour Europe. Don't wait until the economy gets better (if it ever does) Do what you love now. You could not go, save the money, and put it in a 401k. That has been a great plan lately. Go ski more. Go travel more. At least that has a guaranteed return on investment!



Key information summary for all aforementioned tours.

Tour	Date	Cost	Deposit
Revelstoke, Canada	Dec. 27 - Jan. 2	\$1,099 double occ., Add \$327 single occ., We can attempt to get you a mate if you want.	\$200 nonrefundable deposit due on signup. ONLY 30 AIR SEATS HELD. DEPOSIT NOW.
Big Sky, Montana	MLK Weekend, 1/13- 1/19	from \$1,099 double occ. Condo w. Own bed. Hotel \$1283 Add \$349 single occ.	\$200 nonrefundable Deposit due at signup. We only have 30 seats, so sign up soon.
Alaska Heli Week	Feb. 13-21	@\$4,900, t.b.a.	\$1,000 t.b.a.
Tuscany, Italy	March 2-7	\$799 double single occ. +170	\$150 nonrefundable deposit due upon signup.
Ski Week One: Courmayeur, Italy	March 6-14	from \$1429 Single occ. +489	\$200 nonrefundable due upon signup. Should be deposited by end of October.
Ski Week Two: Chamonix, France	March 13-21	\$1489 double Single occ +269	\$200 nonrefundable due upon signup. Should be deposited By end of October.
Ireland	March 21-25	\$799 double single occ +249	\$300 nonrefundable due upon signup. Should be deposited by end of October.


Morningstar Introduces Travel Insurance Plan That Eliminates Cancellation Penalties Should a Traveler Experience Loss of Employment

\$154.00 per person for tours costing between \$1,001 - \$3,000

\$194.00 per person for tours costing between \$3,001 - \$10,000

If this is a concern of yours, here is the solution. Contact us for full details.

See last page of this newsletter for full details.



Annual Ski Party Will be Oct. 17, 7:30 pm, Tucson Racquet Club.

Europe Currency Rate

So far, we have NOT locked in the currency exchange rate between the dollar and the Euro as we feel there is a good chance the dollar will strengthen before final payment in January. If the dollar does strengthen, the tour prices will decrease. If it goes up, the prices may increase.

Air Taxes: Package prices do NOT include air tax and fuel surcharges, SUBJECT TO CHANGE until time of final payment.

Air add-on from different cities. Package price based on JFK air.

For Tucson, Los Angeles, and any other U.S. departure city, contact us for a quote. We will be glad to help!

Doing both weeks

Logistics & Bonus

If there is any way to do this, do it! It is a great value and you will have a grand time. To calculate the cost of doing both ski weeks, simply take the cost of each base ski week (East Coast base price). Add the two package prices together. Add your U.S. domestic air add-on fee for your gateway departure city (if applicable). Then, subtract \$325 from the total, which reflects the air savings on the second week.

Extending on your own

You can stay in Europe on your own after any ski week or extension, based on availability of return air. There is a \$100 airline fee charged to break out of the group ticket to do this.

First deposit as per information in this newsletter previously stated.

Second Deposit

\$300 per ski week due November 15.

Final Payment

All remaining money must be in by JANUARY 17, 2010, refundability: see below.

Cancellation

Before Dec. 7, all initial deposits forfeited. Between Dec. 7 and Jan. 10, 2010, initial deposits +\$100 per person additional forfeiture. After final payment is made: 45-21 days prior to departure: \$300 + 30% of cost... 20-8 days prior to departure: \$300 + 70% of cost... 7-0 days prior to departure: 100% forfeiture

Payment Forms Cash or check

Mail Payments to: Morningstar Ski Tours / 5520 N. Maria / Tucson, AZ 85704

Credit Card

You may use a credit card for any or all deposits. However, prices are based on cash payment to our wholesalers, so there is a 3% SURCHARGE ON ANY AMOUNT YOU CHARGE. We are in the process of updating this procedure and will have full details forthcoming. Contact us for using a card. PLEASE NOTE: at this time, cards may be used ONLY for the Europe and the Big Sky trip.

Minimum number of participants

If number of participants falls below 40 for either ski week or for either extension, there MAY be an added charge per person added to any trip segment that falls below minimum number. This is not anticipated but it is a condition of the tour.

Passports You will need a valid passport. Don't wait too long- it takes 3 to 7 weeks to get one. You need your original birth certificate to get a passport. NEW THIS YEAR: The airlines are asking group participants to provide a copy of their passport prior to final ticketing. You will send this to Morningstar and we will take care of it.

Roommate note

Many single people want double occupancy but are signing up solo for the tour. We will attempt to assign you a same-sex room mate who is in the same situation, at your request. While we will do our best to match you with a room mate, it must be understood that anyone signing up as a single is responsible for the single supplement unless a room mate is found. All cancellation charges and other provisions of the booking agreement would still apply.

Hotel notes

All will have private bath. All will include breakfast and dinner All will have double occupancy with single people having their own bed. Single occupancy available for additional cost. All lodges are neat, European hotels. However, be forewarned: hotel rooms in Europe are not the same as American hotels. The rooms often are different sizes. They are usually smaller than American rooms. Don't expect a generic Holiday inn room. Use power adapters: Europe has 220 Volts power.

Trip cancellation insurance Trip cancellation insurance is ALWAYS a good idea when traveling overseas. It gives you peace of mind about your tour investment. It provides medical benefits should you be injured. It pays for luggage that may be lost or stolen. It covers trip delay and covers any expenses incurred for weather-related flight problems, canceled flights, etc. It also comes in handy when you break your ankle the week before you are to depart. We have encouraged everyone to buy this for all of our European and South American tours. Protect your investment and attain peace of mind. Buy this insurance! Contact us for details. **NEW THIS YEAR!: If you lose your job, this is now a covered reason for cancellation.**

SUMMARY OF BENEFITS:

Coverage	-	Benefit Limit
Accidental Death & Dismemberment	-	\$25,000 per person
Trip Cancellation / Interruption	-	Trip Cost
Trip Delay (\$100.00 per person p	-	\$ 500.00 maximum limit
Medical Expenses/Emergency Assistance	-	\$ 25,000*
(Includes Accident & Sickness Medical Expenses, Emergency Evacuation and Repatriation)		
Baggage/Travel Documents	-	\$ 2,000
Baggage Delay (\$100 per day)	-	\$ 500 limit per person

COST OF POLICIES: \$154 FOR TOURS COSTING UP TO \$3,000 / \$194 FOR TOURS COSTING BETWEEN \$3001-\$10,000

Contact us for information on signing up for this valuable insurance. WE HIGHLY RECOMMEND IT!

NOTE: Buy the insurance within 10 days of depositing. You will be covered for pre-existing conditions by doing so. Also, all of your deposits will be covered in case you have to cancel prior to making final payment. You MUST purchase the insurance at least by time of final payment or you will not be able to get full coverage after that.