



Stuff Happens... We never plan for it. It always catches us by surprise and sometimes it can be very costly. Your travel dollars are an investment and you must protect your investments.

We have found that occasionally passengers are unable to take a scheduled trip due to health matters for themselves or, more often, members of their family.

Cancellation penalties can be severe.

To protect your travel investment, we require travel insurance. We offer a comprehensive group policy that is less expensive than buying individual policies. To be able to offer it to you at this lower rate, our underwriter's have made it mandatory on all tour and cruise bookings. Since we at The Golf Desk fully support this form of protection, we are happy to comply with our underwriters demands. **It is not included in the cost of your trip.** If you wish to decline this coverage you must submit a request in writing. Please see the Insurance Waiver Form below.

We offer travel insurance from a company called CSA Travel Protection. They are based in California and comply with the very strict California laws. We use them because they cover such situations as cancellations due to terrorism, travel supplier financial failure, pre-existing conditions for family members (such as grandparents, parents, children, in-laws or traveling companion), jury duty, quarantine, being called to active military duty, etc. It's not "change your mind" insurance but covers most situations that prevent you from traveling as scheduled. The coverage is broad and the claims process easier than any other company we have dealt with.

Here's a sample of the coverage. To review the entire policy, call us at 1 (800) 448-2272 and we'll mail a copy of the policy to you.

Travel insurance coverage:

• Trip Cancellation	100% cost of trip
• Trip Interruption	100% cost of trip
• Trip Delay	\$300
• Baggage Loss	\$500
• Baggage Delay	\$100
• Emergency Medical	\$10,000
• Emergency Medical Transportation	\$50,000
• Accidental death	\$25,000

Although we do require insurance coverage, some people absolutely insist that they don't want or need it so we give them the opportunity to decline the protection but **we must have it in writing.** So if you wish to decline the insurance, please complete and mail or fax the form on the second page to us at the time of deposit otherwise we will charge you for the insurance. You will not receive your final documents until we have this waiver in our files. Absolutely no exceptions!



Travel Insurance Waiver

Please read this carefully!

You are a valued client and we want to do everything possible to make your trip enjoyable and worry free. Because the unforeseen and unexpected can occur - before you leave or when you're away from home - we recommend the CSA Plan. It offers excellent value and combines insurance coverage with 24-hour Emergency Assistance Services.

Amount at risk: \$ _____

CSA Plan Cost: \$ _____

I, the undersigned, decline the travel insurance offered and understand that I am responsible for any cancellation penalties and out-of-pocket expenses incurred. I will also make my own provisions in the event of an emergency while I am traveling.

Printed Name: _____

Signature: _____

Date: _____

Please return this form by mail to the address below or FAX is to (650) 348-2782:

The Golf Desk / George Morello Travel Service

2 West Fifth Avenue

San Mateo, California 94402

Should you have any questions, please call us at 1 (800) 448-2272