

**A Personal Note Regarding  
the Value of Travel Insurance  
from ECHO Trails**



**To: All our Swiss Tours Participants**

We are devoted to providing you with one of the best, one-stop shopping plans where you deal with one company when it comes to actually having to use your travel insurance policy.

**Cancellation Costs.** Your prepaid travel arrangements are subject to the following Cancellation provisions for this tour:

90 Days Prior to Departure: Final Payment Due for the Tour

90 Days prior to Departure: Full Refund of Deposit less \$100 Fee

61-90 Days Prior to Departure: \$500.- per person cancellation fee

31- 60 Days Prior to Departure: \$1,000.- per person cancellation fee

**Within 30 days to Departure: 100% of Tour is Non-Refundable**

**Note:** No Refunds after Departure for Any Used or Unused Portions of the Tour

**The Reason These Cancellation Charges Exist is Simple**

We prepay all your hotel stays, meals, guides and ground transportation provided during the trip. We in turn negotiate discounts with these suppliers which we then pass on to you in the form of a lower tour price.

These suppliers can give us good pricing if we pay their fees in full, well in advance. They do not have to give us any refunds in case of a cancellation.

For these reasons ECHO Trails must pass the cost of a cancellation on to our guests...but only for those who must cancel as it is not fair to charge the remaining group members more because some of the traveling group must cancel.

**The Premier Plan**

To help protect against these losses **Echo Trails** offers the **Premier Plan**, underwritten by Arch Insurance Company, which provides this important **Trip Cancellation/ Interruption coverage**, up to the Limits purchased, as well as: Missed Connection; Trip Delay; Emergency Accident and Sickness Expense; 24hr Assistance/ Emergency Evacuation; Baggage Loss/Delay; and an Accidental Death benefit while traveling...**all in one package.**

More details on all these benefits are outlined in the attached **Premier Plan's Summary of Coverage.** Please read it carefully.

What Does the Premier Plan Cost? The Premier Plan is priced by your age & Tour cost:

Arch's <i>Premier Plan</i> Premiums (Per Person)						
Age:	0-39	40-59	60-69	70-79	80-85	86+
ECHO Trails \$4500 Tour Cost	\$225	\$270	\$360	\$405	\$540	\$675
Include Cancel for Any Reason:	\$338	\$405	\$540	\$608	\$810	\$1,013
To Add, Air Etc. as % of Trip Cost	5%	6%	8%	9%	12%	15%

Purchasing online is easy...simply go to:

<http://ECHOTrails.ArchInsuranceSolutions.com>

Or maybe you prefer to call and purchase over the phone? Arch Customer Service is available 8:30AM to 9PM, ET (Mon-Fri) at **1-877-722-1959** for phone purchase at no additional fee. (Your Policy will be emailed or mailed to you with your confirmation.)

***Urgent: Do not Delay. To be eligible for coverage of Pre-Existing Medical Conditions or to add the Cancel For Any Reason benefit, you must purchase the Premier Plan within 21 days of your initial Trip deposit. (Other provisions apply.)***

*My many years of leading tours has caused me to realize the important value Travel Insurance provides a traveler. We strongly urge all our tour members to be insured. Please call me if you have any questions on this program.*

***René Welts***