

## HOSPITALITY TOURS – TRAVEL WITH CONFIDENCE

We are very proud of our relationship with Heritage Clubs International (HCI) and its member bank clubs who plan group travel for their best banking customers. As one of the original Preferred Tour Operators (PTOs), we were first appointed a PTO in 1996 and have been actively planning tours for HCI bank clubs ever since. We learned long ago how unique the bank travel market is in our travel industry.

Why do banks have bank clubs?

- Develop more business with existing customers and encourage new customers
- Sell more banking services, build deposits, and become the preferred lender
- Create a greater sense of goodwill in the local community

These are best accomplished by creating stronger, more personal relationships between the bank and its customers.

Why a travel program?

We understand that the bank offers their travel program because of how well relationships are developed while traveling and building relationships with its customers is the purpose of the club. It is the crown jewel of the bank club program as it is the occasion when the bank and its customers can spend the most time together.

Risk and Reward

Bank Travel programs have proven to be highly successful in creating these relationships and building greater customer confidence. This in turn has led to the bank's prosperity and image in the community. The bank takes a risk when taking their customers on tour, if the experience is less than what is promised. It is our job at Hospitality Tours to ensure the trip exceeds customers expectations. It is our job to be certain that when the customer returns home they are even happier working with their bank and have more confidence in the bank's financial advice and products.

For this reason, it is important that every HCI bank understands the Hospitality Tours commitment to providing the bank and its customers the very best experience on tour and also the assurance that the customer payments are fully protected.

Traveler Protection Guarantees

The safety and convenience of all of our guests is an important part of the group travel experience. When our guests feel that their money is protected before and during any travel experience, they travel with confidence and are sure to relax and enjoy the experience. At the same time, they want to be certain that if there is a medical emergency, they will have medical travel insurance to couple with their own to take care of any medical issues and other travel issues that are best protected by insurance.

Hospitality Tours provides this protection to Heritage Clubs Banks and their travelers in three ways:

1. Group and Consumer Deposit Protection
2. Pre-Departure Cancellation Protection Waiver (not insurance)
3. On Trip Plus Plan - Travel Insurance (3<sup>rd</sup> party insurance protection)

This protection is a unique benefit of membership in Heritage Clubs International and may not be available to other groups traveling with Hospitality Tours

## **Group and Consumer Deposit Protection**

### **100% Deposit Protection Policy (DPP) – Strongest in the Industry**

Hospitality Tours guarantees the protection of all monies deposited for future trips. All deposits are placed in an Escrow Account and are guaranteed to be unused for any purpose other than for the trip, which the deposit represents. Hospitality Tours cannot use these deposits for any other purpose. This 100% DPP is stronger than any consumer protection plans in the industry, as the protection is unlimited – your deposits are protected 100%.

### **100% Perfect Refund Policy (PRP) – Strongest in the Industry**

Hospitality Tours guarantees that in the event Hospitality Tours decides it must cancel a trip, or if Hospitality Tours is forced to cancel a trip due to National/International emergencies or warnings by the World Health Organization or the Center for Disease Control, then Hospitality Tours will offer several choices in crediting or refunding the deposits.

- One of those choices will always be a 100% refund by company check of all monies deposited.
- If the group decides to have Hospitality Tours hold the money in escrow for a future date of the same tour, then Hospitality will guarantee the same price for the new tour date.
- If the group decides to have Hospitality Tours hold the money in escrow for any future tour date, then Hospitality will guarantee the full deposit as credit for any future tour plus 5%.

## **Pre-Departure Cancellation Protection Waiver (not insurance)**

As a result of the massive cancellations in the travel industry during the Covid-19 pandemic, the general traveling public learned that future travel could be uncertain. Airlines, hotels, travel companies had to refund or credit billions of dollars that had been paid for trips that could no longer be taken. Then when travel was once again allowed, there remained a lot of fear in the general public to travel. Would they get sick? If they got sick, will they have care? What would happen to the money they had paid? Would they get refunds, future credit or perhaps nothing at all? This fear led many customers to decide not to travel yet. Then, as demand increased, they wanted to travel in confidence that they would not lose their money should something like this happen again. Unlike pre-Covid times though, they also wanted their deposits to be protected if they chose to cancel out of fear – not just illness – even if very close to the travel date.

To meet this need Hospitality Tours created their Cancellation Protection Waiver included in every tour package that allows guests to cancel for any reason. This is not an insurance product or benefit and is not underwritten by any insurance company or product.

This Protection allows individual travelers to cancel the entire tour provided by Hospitality Tours. It does not protect components that the guest may have chosen to purchase from another source such as airline tickets, airport shuttles and so on. It does not protect cancelling some parts of a tour. It does not protect against a Single Supplement price difference should a roommate cancel and the remaining guest wants to continue on as a single. That person will be charged the single supplement.

Waiver Cost: Each tour has a fee to have this included in the tour package. That fee is part of the initial deposit made by each guest.

- That fee is fully refundable (along with the entire tour package) up until 90 days before the tour departs. After that time the Waiver fee is non-refundable.
- The rest of the entire tour package is fully refundable up until 48 hours before the trip departs.

Airline Ticket Refunds: On occasion the airline tickets are only refundable as a credit for future travel.

## **On Trip Plus Plan – Travel Insurance**

Hospitality Tours has partnered with Arch RoamRight (Arch Insurance Company NAIC #11150) to provide outstanding insurance protection while on tour. Here is the coverage overview:

### **WHY INCLUDE TRAVEL INSURANCE**

Travel Insurance helps protect you on your vacation. Because even on vacation, life happens – and that can affect your travel plans>

- You could be in a foreign country and need emergency medical attention.
- The airlines may lose your luggage en route to your destination.
- You may miss your flight connection and lose days on your trip.

A good travel insurance plan provides coverage for all of these situations and more.

### **COVERAGE BENEFITS AND LIMITS**

Return flight Cost	\$750
Itinerary Change	\$500
Trip Delay (6 hours or more)	\$2,000 (\$200/day)
Missed Connection (3 hours or more)	\$750
Baggage Delay (12 hours or more)	\$400
Baggage Personal Effects	\$1,500 (\$250 per article/\$600 combined)
Emergency Accident & Sickness Medical Expense	\$75,000 (\$750 Dental, No Deductible)
Emergency Evacuation and Repatriation	\$600,000 (Hospital of Choice)
Primary and Excess Medical	Primary
Political and Security Evacuation	\$100,000
Accidental Death & Dismemberment – 24 Hour	\$10,000
Accidental Death & Dismemberment – Air Only	\$25,000
Emergency Travel Assistance Services	Included

### **OPTIONAL UPGRADES**

Baggage Upgrade Price	
Delay decreased to 6+ hours, includes business equipment	\$25/Person
Rental Car Damage	
\$50,000 max (No Deductible)	\$9/day
Sports and Hazardous Sports Coverage	
\$1,000 max cancellation/interruption coverage for pre-paid tickets, rentals and Lessons; Emergency Medical Expense coverage when due to an activity such as Bungee jumping, hang gliding, parachuting, SCUBA diving	\$30/Person

### **PLAN PROVISIONS**

Time Sensitive Period	21 Days
Trip Duration	180 Days
Free Look Period	14 Days

### **SPECIAL NOTES**

This plan does not include Trip Cancellation – this is covered under Cancellation Protection Waiver above. This provides a broad overview of your policy provisions and does not revise or amend the policy.