

You are invited to join a 9-day Choir Tour with

Our Lady of Hope Church Choir

Suzanne Yerks, Director

December 27, 2018 - January 4, 2019

Florence ✨ **Assisi** ✨ **Rome** ✨ **Vatican City**



Majestic Italy

Peter's Way Tours



www.petersway.com

500 North Broadway, Suite 221 • Jericho, NY 11753

email: peter@petersway.com

800-225-7662 • 516-605-1551 • Fax: 516-605-1555

Travel Package Inclusions

- Round-trip economy class airfare on Lufthansa: Washington Dulles/Munich/Florence - Rome/Frankfurt/Washington Dulles.
- US Departure Tax; Customs User Fee; Security Tax and all Airport Taxes.
- Meeting and assistance upon departure from Washington Dulles International Airport.
- Seven (7) nights' accommodations in twin rooms, with private facilities at hotels.
- European breakfast daily plus two lunches and three (3) dinners, including a **festive dinner at a restaurant in Rome**.
- Deluxe motor-coach transportation throughout the tour.
- Services of a full time Tour Manager.
- All sightseeing by licensed, professional, English-speaking guide.
- Entrance fees to all sights, as per itinerary.
- Coordination of all venues and Liturgies
- Porterage at hotels (one piece of luggage, per person).
- Travel documents, travel wallet, luggage tags, name badge and drawstring bag.

Please refer to Terms & Conditions for items or additional costs not included in the package price.

Dear Fellow Choir Members and Parishioners,


I am happy to announce a choir pilgrimage with Our Lady of Hope Church to Italy at the end of 2018! During this 9-day journey, we will be visiting some of the most religious and historical places in Italy. We'll have the opportunity to pray at the shrines of Saints Francis and Clare, visit the Sistine Chapel, admire magnificent artwork, indulge in delicious food, and much more. Tour highlights for choir and guests include: singing at the Papal Mass (Solemnity of Mary Mother of God) celebrated by His Holiness, Pope Francis, attending a general audience with His Holiness, Pope Francis, and singing for Pope Francis during the traditional blessing of the Vatican Crèche, following the Te Deum. As we explore Italy, we will be able to let our voices soar in many new and exciting places. Best of all, we will be celebrating our faith, forming deeper bonds of friendship, and sharing in a wonderful adventure together.

Whether you are coming to sing with the choir or as part of the parish family, this is sure to be an unforgettable journey.

Sincerely Yours,

Suzanne Yeiks, Director

Our Lady of Hope Church • Dec 27, 2018 – Jan 4, 2019 • Tour Code - 9431

Please sign and send this enrollment form with your deposit plus insurance costs (see options below) to:
Peter's Way Tours,  North Broadway, Suite 221, Jericho NY 11753 • 800-225-7662 • 516-605-1551

Final Payment Deadline (Balance due): September 18, 2018

Participant Information:

Please print your name exactly as it appears on your passport. Title: Mr Ms Mrs Rev Bro Sr Deacon Other _____

First _____ Middle _____ Last _____

Address _____ City _____ State _____ Zip _____

Home Phone _____ Mobile _____ Email _____

Country of Citizenship (if other than USA) _____ Date of Birth _____ M / F

Choir Member? YES NO

Room Assignment Preference: (Please select your preference)

I have a traveling companion. I would like to room with: _____

I would like to request a roommate. I understand a single room may be assigned (plus \$795.00 supplement) if a roommate is not available.

I would like to request a single room. If confirmed a single supplement of \$795.00 will apply to total tour cost.

Tour Costs and Method of Payment: (Please select one tour package option)

All-Inclusive Package Price, per person, sharing a twin room: **\$4,090.00** (Includes round-trip airfare from IAD, departure taxes & fuel surcharges.)

Land Only Package Price, per person, sharing a twin room: **\$2,995.00*** (Does not include airfare or airport transfers.)

Please check your preferred method of payment:

Check *** \$100 per person discount will apply to above package rates only if all payments are made by check. *******

Credit or Debit Card (Please complete and sign the credit/debit card authorization form below if you choose to make payments with a credit or debit card.)

Peter's Way Tours Travel Insurance: (Please select only one option. See Terms and Conditions for our Cancellation Policy and Travel Insurance details)

I decline optional travel insurance. **Enclosed is my deposit of \$350.00.**

Insurance may be purchased up until the final payment deadline, however, pre-existing conditions will not be covered unless purchased at this time.

I would like to purchase travel insurance. **Enclosed is \$600.00** (\$350.00 deposit + \$250.00 insurance premium).

Pre-existing conditions are covered only when the insurance premium is submitted with your deposit. Insurance payments are non-refundable.

I would like to purchase travel insurance **plus** the "Cancel For Any Reason" add-on. **Enclosed is \$715.00** (\$350.00 deposit + \$250.00 insurance premium + \$115.00 CFAR add-on). The Cancel For Any Reason (CFAR) Insurance add-on allows you to cancel up to 2 days prior to departure and receive reimbursement of up to 80% of the package price. CFAR must be purchased at the time of enrollment and cannot be offered to New York State residents as per state law.

I have read and I accept all Terms and Conditions as outlined on this brochure:

Signature: _____ Date: _____

Parent/Guardian signature is required for minors under 18 years of age.

Credit/Debit Card Authorization Please select credit/debit card of choice: VISA MasterCard American Express Discover

By completing this credit card authorization section, you authorize Peter's Way Tours to initially charge the tour deposit (or full balance if you are enrolling past the final payment deadline) plus the total insurance cost to your credit/debit card.

Name on card: _____ Card Number: _____ Exp. Date: _____ Sec Code: _____

Billing Address _____ City _____ State _____ Zip _____

Participant Name(s): _____ / _____ / _____

If the amount to be charged applies to more than one participant, please specify additional names.

**All package pricing is based on a minimum of 40 paying participants.
If the group does not reach this number, price or programming may be adjusted.**

**Flight Schedule via Lufthansa
from Washington-Dulles International Airport**

Date	Airline	Flight #	Departure City/Time	Arrival City/ Time
Dec 27	Lufthansa	#415	Dulles IAD/10:30pm	-----
Dec 28			-----	Munich MUC/12:45pm
Dec 28	EN	#8196	Munich MUC/2:40pm	Florence FLR/3:55pm
Jan 4	Lufthansa	#231	Rome FCO/9:50am	Frankfurt FRA/11:50am
Jan 4	Lufthansa	#418	Frankfurt FRA/ 12:50pm	Dulles IAD/3:40pm

Please Note: Flight itinerary subject to change without notice.

Day 1 December 27, Thursday: Depart for Italy

Depart Washington Dulles International Airport for our overseas journey to Florence, via Munich.

Complimentary dinner, breakfast, and beverages will be served in-flight. (D,B)

Day 2 December 28, Friday: Arrive in Italy | Florence

Arrive in Italy, proceed through Passport Control, claim our luggage, and a Peter’s Way Tours tour manager will meet us upon our exit from Customs. Board our comfortable touring bus and soon, we will be on our way to the Renaissance city of Florence. Check-in at our hotel.

Dinner and overnight at the hotel in Florence.

(B,D)

Day 3 December 29, Saturday: Highlights of Florence

Buffet breakfast at the hotel. After breakfast, our local guide will take us to visit the Accademia, which holds the superb “David” by Michelangelo. After, we will visit the beautiful Piazza Del Duomo where we can find the delicately pattered green, white and pink Cathedral of Santa Maria Del Fiore, crowned with a magnificent Dome by Brunelleschi; Giotto’s Bell Tower; the Romanesque Baptistery of St. John with the exquisite bronze doors by Ghiberti, which Michelangelo called the “Gates of Paradise”; and the 13th century Franciscan Church of the Holy Cross, which holds the Tombs of the greatest of Florentine men. Independent lunch. Spend the afternoon doing as we wish. Perhaps visit the Piazza degli Uffizi, flanked by the Uffizi Palace, which houses what might be the most important collection of paintings in the world. Or, visit the Piazza Della Signoria; the famous shop-lined bridge, Ponte Vecchio; and the adjacent “Straw Market”. For those that would like to shop, this is the best time to look for leather, gold or other special Florentine souvenirs. Independent dinner.

Overnight at our hotel in Florence.

(B)

Day 4 December 30, Sunday: Florence | Assisi | Visit the Sites of St. Francis & St. Clare | Rome

After a buffet breakfast at the hotel, we will depart Florence for Assisi. Two and half hours later, Assisi will become evident to us as we see the narrow lands, Shrines of Saint Francis, and an abundance of art dedicated to its young friar. Our local guide will take us to explore the Basilica complex, which is composed of two churches built one atop the other. Beneath both churches is the crypt that houses the tomb of St. Francis. The lower Basilica dates from 1228 to 1230, and is richly decorated with beautiful stained glass windows and paintings done by some of the most important artists of the 13th and 14th centuries. In the upper Basilica, built from 1230 - 1253, there are monumental frescoes painted by Giotto, which depict scenes from Saint Francis’ life. At 11:00 a.m. we will celebrate Mass at the Basilica of St. Francis, sung by the Choir of Our Lady of Hope. After Mass, we’ll visit the Basilica of St. Clare, which is dedicated to the first and most important heroine of the Franciscan movement. View her remains and see the miraculous Crucifix. Lunch at a restaurant in Assisi included. After lunch, we’ll continue on to the Basilica of Santa Maria degli Angeli. This great Basilica was built in 1569 and is crowned by a magnificent dome designed by Alessi. It encloses the shrine of the “Porziuncula,” or the Little Portion Chapel. This is where the first Franciscan community was centered, where Clare received the habit from Francis, and the Capella Del Transito, which marks the spot where the Saint died. In the courtyard, we can see thornless roses bloom near a statue of Saint Francis. Late in the afternoon, we will leave Assisi for Rome, the “Eternal City.” A stop will be made en route for an independent dinner and/or refreshment.

Overnight at our hotel in Rome.

(B,L)

Day 5 December 31, Monday: Tour of the Catacomb and St. Paul’s Basilica outside the Walls | Blessing of the Crèche with Pope Francis

Buffet breakfast at the hotel. We begin our day with an unusual tour of Rome and her outskirts. Our bus will take us past Tiber Island, Aventine Hill, the pyramid of Caius Cestius, and St. Paul’s Gate which was part of the ancient Aurelian Wall. We will drive along a section of the Old Appian Way, one of

the first ancient Roman military roads. These roads connected Rome to Naples and Brindisi on the Adriatic coast. We’ll be able to see the huge slabs that originally paved its length and several surviving Patrician tombs that once lined its way, including the massive tomb of Cecilia Metella. Our next stop is the Catacombs, this maze of tunnels is where early Christians — persecuted by the Romans—secretly practiced their religious rites and buried their dead. After we will visit the magnificent Basilica of St. Paul. Constantine built this Basilica in the 4th century on the site of St. Paul’s tomb. After having been totally destroyed by a fire in 1823, it was rebuilt in an identical way. Surrounding the nave are the medallions of each Pope, from Peter to Benedict XVI. Group lunch included. Return to the hotel to freshen-up. Around 4:00 p.m., we will be transferred to St. Peter’s Square to sing for Pope Francis, during the traditional blessing of the Vatican Crèche following the Te Deum. Independent dinner. Perhaps you would like to take part of the New Year’s activities in the city center.

Overnight at our hotel in Rome.

(B,L)

Day 6 January 1, Tuesday: Solemnity of Mary, Mother of God | Basilica of Santa Sabina | Tour of Imperial Rome

Buffet breakfast at the hotel. This morning, we will be transferred to St. Peter’s Basilica to attend the Papal Mass, Solemnity of Mary, Mother of God celebrated by His Holiness, Pope Francis. The Choir of Our Lady of Hope will participate with the assembly of Choirs at the papal Mass. Independent lunch. In the afternoon, visit the Basilica of Saint Sabina - a historical church on the Aventine Hill in Rome, Italy. It is a titular minor basilica and mother church of the Roman Catholic Order of Preachers, better known as the Dominicans. Afterwards, we will make our way through the ancient Roman Forum, we will see the Arch of Titus and the Arch of Constantine. Outside the Colosseum we’ll hear a fascinating explanation of its history. It was originally known as the Flavian Amphitheatre, and was conceived as a peculiarly Roman political gesture, a gift from a new dynasty of Roman emperors to a populace kept happy by bread and circuses. Afterwards, we will see the grandiose white marble monument of King Victor Emmanuel II, often called the “Wedding Cake.” Independent dinner.

Overnight at hotel in Rome.

(B)

Day 7 January 2, Wednesday: Papal Audience | Concert at the Basilica of St. Ignatius

After an early buffet breakfast at the hotel, we’ll enter the heart of Christendom for an audience with our Holy Father. Pope Francis will greet all the pilgrims present, deliver his message to the faithful, pray the Pater Noster and bless religious articles. (Choirs should be prepared to sing a brief song of greeting if the Holy Father draws near as he passes through the crowd). Free time will be given in the afternoon, which includes an independent lunch. This is be the best time for browsing, shopping or exploring the sights of Rome all on your own. Hearty pilgrims may want to attempt to climb the 330 stairs (or take the elevator) to the top of St. Peter’s for an unparalleled view of Vatican City and Rome. Return to the hotel to freshen-up. After an early dinner, this evening, we will be transferred to the Basilica of St. Ignatius for rehearsal and a concert presentation for the City of Rome, presented by the Choir of Our Lady of Hope.

Overnight at our hotel in Rome.

(B,D)

Day 8 January 3, Thursday: Tour of Vatican Museums; Sistine Chapel; St. Peter’s Basilica | Solemn Mass at St. Peter’s Basilica, followed by a Farewell Dinner

Breakfast at the hotel. Begin our morning of sightseeing with a visit to one of the great art collections in the world, the Vatican Museums. Walk in the footsteps of the Princes of the Church through the richly decorated galleries. Continue on to the Sistine Chapel, the private chapel of the Popes, where Michelangelo best expressed his genius in monumental frescoes. End our morning tour in St. Peter’s Basilica. Take in the outstanding architecture and the statuary adorning this largest of all Christian churches, including Michelangelo’s magnificent “Pieta.” Pray at the new tomb of St. John Paul II, in St. Sebastian’s Chapel. Independent lunch. Around 4:00 p.m., we will be transferred to St. Peter’s Basilica for the 5:00 p.m. Solemn Mass sung by the Choir of Our Lady of Hope. Time will be given for a photo opportunity. Our farewell dinner will be at a restaurant in Rome.

Overnight at our hotel in Rome.

(B,D)

Day 9 January 4, Friday: Return from Rome

After breakfast, we will be transferred to Rome’s Leonardo da Vinci Airport for our return flight home.

(B)

PAYMENT: Deposits and insurance payments will be accepted in the form of check, money order or debit/ credit card. Package prices are \$100.00 higher per person when using a credit card as form of payment. Peter's Way Tours reserves the right to increase package price or reduce services accordingly should there be an escalation in the Euro valuation over the U.S. Dollar in excess of 3% from print date. If final payment is not received by the balance deadline, Peter's Way Tours reserves the right to cancel your reservation. If for any reason payment is received within 21 days of departure, a charge for express mailing of final documents will apply. A \$50.00 late payment fee and possible increase in airfare may apply for late payments. Personal checks will not be accepted within 30 days of departure. If the bank has returned a personal check, a \$25.00 processing fee will apply and subsequent payments must be made in the form of money order, certified bank check or debit/ credit card.

CANCELLATIONS/REFUNDS: From the time your deposit is received up to 130 days prior to departure, there is a \$250.00 nonrefundable cancellation fee per person. From 129 to 100 days prior to departure, there is a \$350.00 nonrefundable cancellation fee per person. From 99 days prior to departure up to the day of departure, there is a nonrefundable cancellation fee of 100% of all payments made per person including departure taxes & fuel surcharges, single supplement, deviation fees, travel insurance payments and any other costs incurred. Travel insurance is offered as protection for cancellations due to medical reasons such as illness or injury, please see TRAVEL INSURANCE. Travel insurance payments are nonrefundable upon receipt. Tour participation is nontransferable. Names cannot be transferred on reservations or airline tickets. Refund requests can only be honored when submitted in writing to Peter's Way Tours. All refund requests are subject to cancellation restrictions as set forth above. No refund will be made for any accommodations or services included in the tour that you do not use.

LATE RESERVATIONS: A \$25.00 late fee and possible increase in airfare may apply for bookings received after the deposit deadline. All space is subject to availability and cannot be guaranteed past the deposit deadline noted on the brochure.

TRAVEL DOCUMENTS: All participants must have a valid passport. U.S. Passports must be valid for at least six (6) months, subsequent to return date. Special entry requirements for non-U.S. citizens may apply. Please consult the appropriate Consulate for current requirements. It is solely the passenger's responsibility to ensure that all documents needed are completed and current. Peter's Way Tours will not be held responsible for lack of current and valid entry documents.

AIR TRANSPORTATION: Round trip on Lufthansa from Washington Dulles International Airport. Flight itinerary and carrier are subject to changes. Departure taxes & fuel surcharges are estimated. They are determined solely by the airlines and are subject to increase prior to ticketing (approximately 30 days prior to departure).

AIRLINE SEATING: Under group airline reservations provide a block of seats for the group. Individual requests for seating preferences can only be made at time of check-in. Peter's Way cannot submit seating preferences as we cannot guarantee that any or all requests will be honored. If you require specific seating as a condition of your travel, it is suggested that you book your airfare individually and purchase the Land Only package. Upgrades to premium economy, business class, or first class may be available but oftentimes airlines will not allow the upgrades until time of ticketing (approximately 30 days prior to departure). Group reservations may not be accessible online for advance check-in/boarding passes/seat assignments. Airline guidelines vary. Please contact our office for specific details.

LAND ONLY PASSENGERS: Land Only packages do not include any portion of the group airfare. This includes any flights booked within the group itinerary. All airline tickets will be your responsibility to book independently. A passenger choosing the Land Only portion of the package (\$2,995.00) must notify Peter's Way Tours, in writing, at least 100 days prior to departure or a penalty fee will be assessed. Please be advised, passenger(s) opting for the Land Only package or who are deviating from the group itinerary will be responsible for their own transfers to/from hotel/airport. However, if you arrive at the same time or earlier than your group, you are welcome to join the group on the bus. It is recommended that you purchase your air transportation only after you have been notified that the group has materialized. If you purchase your own air transportation and the group does not materialize or you cancel your package for any reason, Peter's Way Tours will not be held responsible for the cost of your airfare or other arrangements booked independently.

DEVIATIONS & ITINERARY CHANGES: Peter's Way Tours is pleased to assist clients with changes in itineraries. All deviation requests must be submitted in writing at least 90 days prior to departure. Deviation fee will apply plus an airline change fee per person. Your routing and dates requested will determine if a difference in airfare will also apply. Not all carriers permit routing changes and/or deviations from the group itinerary. Please contact our office for detailed information.

TRANSFERS AND PORTERAGE: Round-trip airport transfers are included for passengers who purchase the full air and land package. Porterage of one piece of luggage throughout your tour at hotels is also included.

ACCOMMODATIONS/SINGLE TRAVELERS: Price per person is based on two persons sharing twin bedded rooms with private facilities in hotels throughout your tour. Double bedded rooms for married couples are subject to availability and must be requested. Triple rooms may be available for family or friends traveling together. We discourage triple room accommodations because they are usually not spacious and there is no discount for triple occupancy. Triple rooms usually are regular twin or double bedded rooms with a rollaway bed added. Single rooms are limited but may be requested at booking for an additional charge of \$795.00. While single rooms provide privacy, they are often smaller than twin bedded rooms and may be away from the group in hotels. We will make every effort (if you so desire) to match you with a same gender roommate when we receive your application, but we do not guarantee a roommate can be matched. If a single room must be assigned due to your roommate's cancellation, incompatibility or for any other reason (even at the last moment or on tour), we must charge the tour's single supplement or pro-rated amount.

MEALS: European breakfast daily plus two lunches and three (3) dinners, including a festive dinner at a restaurant in Rome.

GRATUITIES & SERVICE CHARGES: Gratuities to the tour manager/guide, and driver are not included in the package price. Although voluntary, gratuities are a supplemental income that the service industry relies on (we recommend each passenger bring \$100.00 for culturally appropriate tipping). For good work, we recommend 4.00 Euro per person per day for your tour manager; 2.00 Euro (per person per day for your bus driver; 1.50 Euro per person for a local guide when applicable. Tips for your tour manager and bus driver are normally given as a group at the end of the tour. Other gratuities are usually handled individually. All service charges and local taxes as imposed by hotels are included in the program rate. Although service charges at the hotels are included, it is customary to leave 1,00 Euro per person for your waiter following dinner at the hotel and 1,00 Euro per person per day for the maid.

TRAVELER HEALTH ADVISORY: All passengers must ensure that they are medically and physically fit for travel; and that such traveling will not endanger themselves or others as our pilgrimages entail a lot of walking, which may involve stairs, hills, cobblestone roads and uneven pavement. Additionally, most motor coaches are not equipped with wheelchair ramps. It is each passenger's responsibility to be aware of his or her limits with regard to travel and group activities. Any person with a disability requiring special attention must advise Peter's Way Tours of the situation at time of enrollment. A qualified companion must accompany any passenger requiring special assistance. Peter's Way Tours will make reasonable attempts to accommodate disabled passengers with special needs, but shall not be held responsible in the event we are unable to do so. Moreover, Peter's Way Tours is not responsible for the denial of services by any carriers, hotels, restaurants, or other independent suppliers.

DISCLAIMER OF RESPONSIBILITY: Peter's Way Tours is only acting as intermediary and agent for the suppliers identified on this, or any accompanying documents, in selling services, or in accepting reservations or bookings for services that are not directly supplied by Peter's Way Tours (such as air carriage, hotel accommodations, ground transportation, meals, tours, cruises, etc.). Peter's Way Tours shall not be responsible for breach of contract, bankruptcy or any intentional or careless actions or omissions on the part of such suppliers, which result in any loss, damage, delay, or injury to any traveler, travel companions or group member. Peter's Way Tours shall not be held responsible for any changes made in the schedule of liturgies throughout the pilgrimage or any changes in the Vatican Calendar and the appearance of the Holy Father for the weekly Papal Audience or Papal Masses. Unless the term "guaranteed" is specifically written on the ticket, invoice or reservation itinerary, Peter's Way does not guarantee any supplier's rates, bookings or reservations. Peter's Way Tours shall not be responsible for any injuries, damages, or losses caused to any traveler in connection with terrorist activities, social or labor unrest, airline strikes, mechanical or construction difficulties, diseases, local laws, climatic conditions, abnormal conditions or developments, or any other actions, omissions, or conditions outside Peter's Way Tours control. By embarking upon the trip, the traveler voluntarily assumes all risks involved with such travel, whether expected or unexpected. The traveler is hereby warned of such risks and is advised to obtain appropriate insurance coverage against them. Peter's Way Tours does not accept responsibility or liability for minors traveling on the tour. A signed enrollment form by traveler and, if under 18 years of age, their guardian/parent, shall constitute consent to the above terms and conditions and an agreement on the traveler's part to convey the contents of this disclaimer to your travel companions and group members.

TRAVEL INSURANCE: It is strongly recommended that all participants purchase insurance when they travel since the tour operator is not responsible for non-refundable payments, damaged luggage or trip interruption. Peter's Way Tours offers an optional Passenger Travel Protection Plan that provides coverage for pre-paid travel arrangements made through Peter's Way Tours. These benefits and services help insure the well being of the passenger while traveling worldwide. The insurance premium is based on total package price, including taxes, fuel surcharges, single supplements, deviation fees, late charges, etc. The insurance premium for total package prices from \$0 to \$1000.00 is \$100; \$1001.00 to \$2000.00 is \$175; \$2001.00 to \$3000.00 is \$225; \$3001.00 to \$4000.00 is \$250; \$4001.00 to \$5000.00 is \$275; and \$5001.00 and over is 6% of total package price. If the insurance premium is included with your deposit, the passenger will be covered for pre-existing conditions. However, the insurance plan can be purchased at any time thereafter, excluding coverage for pre-existing conditions, until final payment has been made. Plan payments will not be accepted after final payment has been made. All plan payments are non-refundable. If you choose to extend your stay or embark on a pre-tour program, travel insurance can be purchased for an additional \$4.00 per day. Additional coverage needs to be requested. The insurance plan will not automatically be extended. Passengers who book their own airfare (Land Only passengers or those booking connecting flights to the group's departure gateway) are advised to purchase travel insurance covering their flights directly from the airline or from another travel insurance supplier as our insurance coverage is only for arrangements made through Peter's Way Tours. The Passenger Travel Protection Plan includes coverage for the following: trip cancellation/interruption/delay, accident/sickness medical expense, emergency medical evacuation/repatriation, lost baggage/personal effects, accidental death & dismemberment and 24-hour Emergency Travel Assistance Services. These benefits and services are provided by Travel Insured International. Upon claim approval, reimbursement is up to 100% of the non-refundable payments for your trip. Cancel For Any Reason (CFAR) add-on can be purchased for the cost of your insurance premium plus an additional \$115.00. This includes reasons for cancellation not otherwise covered by the regular policy. You can cancel up to 2 days prior to departure and receive reimbursement of up to 80% of the non-refundable payments for your trip. Payment for CFAR must be included with your deposit at the time of enrollment. CFAR coverage cannot be offered to New York State residents as per state law. PLEASE NOTE: For complete details of coverage, terms, conditions, exclusions, and pre-existing conditions for the insurance protection provided, refer to the Description of Coverage, which you will receive with your travel documents. If you need further information, please call Travel Insured International at 866-684-0218 and ask for Customer Service. This travel insurance is underwritten by United States Fire Insurance Company, Eatontown, NJ under policy number T-2508.