

As of right now, our trip costs \$4,250. However, since all participating have currently received a \$250 scholarship, the total amount out of pocket that can be covered is \$4,000. Nobody wants to lose that money, if at all possible.

There are two kinds of insurance packages offered through Allianz Insurance that Dube Travel recommends: Classic and Classic with Cancel Any Time.

With both packages, you can receive a 100% refund of your \$4,000 if you are unable to attend World Youth Day because of one of their covered reasons. The attached brochures outline these reasons, but they include things like illness, injury, death of a loved one, loss of a job, and pregnancy.

Both packages also cover you in the case of lost bags, hospital visits abroad, flight/hotel assistance in the case of missed flights, and other unforeseen issues that may arise.

The difference in these packages:

-With the Cancel Any Time package allows you to cancel your trip on your terms. Essentially, if you determine that you no longer want to attend this trip for any reason, you can cancel with no explanation and receive 80% of your payment back.

A practical example of this would be Covid. If you have either insurance package and come down with Covid and cannot travel, you would receive a 100% refund. (You would need a doctor's note and other supporting documentation.) However, if you are concerned about Covid and decide to not attend, you can cancel your trip and receive an 80% refund.

-With the Classic Package, if adults purchase insurance for themselves, they are able to have one child under the age of 18 insured for free. This option is not available for the Cancel Any Time package.

-On average, the Classic is about \$100 less expensive than the Cancel Any Time. There is a chart included by age. To determine your price range, you would calculate on the age when you purchase the insurance.

These packages have different timelines for purchasing them:

-With the Classic package, you have up until 72 hours prior to our trip to purchase this insurance (roughly July 25th, 2023). However, the insurance needs to be purchased before an issue arises. The example used on the Zoom call was appendicitis. If next July, I am getting ready to go to World Youth Day and my appendix bursts, if I had bought the insurance in the weeks or months prior, I would be covered for 100% of my trip. If I had not bought the insurance, I cannot purchase the insurance policy the day after my surgery.

-With the Cancel Any Time package, you have 14 days from being officially registered with our Travel Agent to purchase this policy. After the 14 days have passed, you will not be eligible for this option. **On Wednesday, April 20th, we will be officially registering our group with Dube Travel and our 14 days begins at that moment. We have until Wednesday May 4th to purchase the Cancel Any Time insurance through Allianz.**

-In the case that you have a pre-existing condition that potentially prevent you from attending the World Youth Day, such as being in remission from cancer, a bad knee that might need surgery in the next 18 months, etc you are still eligible for 100% coverage with either plan. However, if you do have a pre-existing condition, you will only have 14 days (starting April 20th) to purchase either insurance package and receive a “pre-existing condition waiver”.

To purchase Insurance:

Each individual or family needs to contact Erin Blais at eblais@dubetravel.com or 1-800-TRY-DUBE. If possible, I would ask that you CC me (RMP@dosp.org) and Heidi Varley (HLV@dosp.org) in initial emails to Erin. If you have any questions, you can reach out to Erin, Heidi or myself.