

You are invited to join
Fr. Nathan Reesman
on a special 10-day pilgrimage to
Oberammergau & Shrines of the Alps
September 4 – 13, 2020

Munich ➤ Altötting ➤ Oberammergau ➤ Interlaken

featuring the

2020
**PASSION
PLAY**
OBERAMMERGAU



Travel Package Inclusions

- Round-trip economy class airfare from Chicago.
 - US Departure Tax; Customs User Fee; Security Tax and all Airport Taxes.
 - Meeting and assistance upon departure from Chicago O'Hare International Airport.
 - Eight (8) nights' accommodation in twin rooms with private facilities in first-class hotels.
 - Breakfast daily plus seven (7) dinners including a **festive dinner at the Hofbrauhaus in Munich.**
 - Arrangements and tickets for the 2020 Passion Play in Oberammergau.
 - Deluxe motor-coach transportation throughout the tour.
 - Services of a full-time, multi-lingual Tour Manager throughout the tour.
 - All sightseeing by licensed, professional, English-speaking guides.
 - Entrance fees to all sights, as per itinerary.
 - Porterage at hotels (one piece of luggage, per person).
 - Coordination of all liturgies.
 - 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.*

Peter's Way Tours



www.petersway.com

425 Broadhollow Road, Suite 204 • Melville, NY 11747

email: peter@petersway.com

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

Dear Friends:

I couldn't be more excited to present this opportunity for you to join me on a once-in-a-lifetime European Pilgrimage. The pilgrimage has been planned specifically to include a very special highlight; the 42nd world-famous Passion Play which takes place every ten years in Oberammergau! The history of the Passion Play dates back to 1633. In the middle of the Thirty Years War, after months of suffering and death from the plague, the Oberammergau villagers swore an oath that they would perform the "Play of the Suffering, Death and Resurrection of Our Lord Jesus Christ" every ten years. Every ten years since then, the villagers fulfill their promise to God.

Not only will we join ourselves to this beautiful act of devotion in Oberammergau, but we will also visit other historic Catholic shrines throughout the Alps. We will also make time for some leisure and rest in the stunning scenery of Interlaken, praising God for his marvelous created beauty. I would be honored if you would join me!

Fr. Nathan Reesman

Fr. Nathan Reesman - Oberammergau • September 4 – 13, 2020 • Enrollment Form - Tour Code: 9343

Please sign and send this enrollment form with your deposit plus insurance costs (see options below) to:

Peter's Way Tours • 425 Broadhollow Road, Suite 204 • Melville, NY 11747 • 800-225-7662 • 516-605-1551



Enrollment Deadline (\$500 deposit due): **May 15, 2018**
Second Payment Due (\$500): **September 15, 2018**
Third Payment Due (\$1500): **September 15, 2019**
Final Payment Due (Balance due): **April 15, 2020**

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

Room Assignment Preference: (Please select your preference)

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

I would like to request a roommate. I understand a single room may be assigned (plus \$850.00 supplement) if a roommate is not available.

I would like to request a single room. If confirmed a single supplement of \$850.00 will apply to total tour cost.

Please note: Due to limited single rooms for Oberammergau arrangements, double occupancy will be required for your stay in Oberammergau only.

Tour Cost and Method of Payment:

Estimated All-Inclusive Package Price, per person, sharing a twin room: \$3,995.00 + \$695.00 estimated dep. taxes & fuel = \$4,690.00* (Includes round-trip airfare from Chicago)

Estimated Land Only Package Price, per person, sharing a twin room: \$3,395.00* (Does not include any airline arrangements or airport transfers.)

I would like to purchase the optional group excursion to Zermatt and the Matterhorn: \$200.00 (per person based on a minimum of 20 participants)

Please check your preferred method of payment:

Check *** \$100 per person discount will apply to package rate 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 \$500.00.** 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 \$775.00** (\$500.00 deposit + \$275.00 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 \$890.00** (\$500.00 deposit + \$275.00 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.

*PACKAGE PRICING IS ESTIMATED AND BASED ON THE EURO EXCHANGE RATE AT TIME OF PRINTING IN 2017. ALL PRICING FOR 2020 IS SUBJECT TO CHANGE. ONCE WE SECURE AND CONFIRM AIRLINE ARRANGEMENTS (BY OCTOBER 30, 2019) RATES FOR LAND AND AIR WILL BE CONFIRMED. PRICING IS BASED ON A MINIMUM OF 40 PAYING PARTICIPANTS.

IF THE GROUP DOES NOT REACH THIS NUMBER, THE PRICE OR PROGRAMMING MAY BE ADJUSTED ACCORDINGLY.

Day 1 September 4, Friday: Depart USA

Depart Chicago O'Hare International Airport for our overseas journey to Munich, Germany. Complimentary dinner, breakfast and beverages will be served on the flight. (D,B)

Day 2 September 5, Saturday: Arrive in Munich

Arrive at Munich International Airport. Proceed through Passport Control, claim our luggage, and a Peter's Way tour manager will meet us as we exit Customs. Board our private touring bus and we will be on our way to Munich, "Home of the Monks." Munich is the capital of Bavaria and the second largest city in Germany. Upon arrival, our local guide will be ready to lead us to important sites of Munich including Marienplatz with its world-famous Glockenspiel, the Marian column which represents Munich's oldest memorial to peace, and the twin-towered Frauenkirche, the world-famous hallmark of the Bavarian capital. **Celebrate Mass at the Frauenkirche.** Then, we continue to see the town hall; boulevard Feldherrenhalle Ludwigsstrasse Siegestor, created by King Ludwig I; the Hofgarten and the English Garden. Continue to our hotel for check-in. Dinner and overnight at hotel in Munich. (D)

Day 3 September 6, Sunday: Altötting | Markt

Buffet breakfast at hotel. This morning, depart Munich on our full day excursion to visit the town of Altötting, traditionally known as the "heart of Bavaria". Young Joseph Ratzinger made pilgrimages with his parents and siblings to this place of grace. The Gnadenkapelle (Chapel of Grace) is visited annually by thousands of pilgrims from around the world who come to pray. Miracles that occurred there include a 3 year-old child who drowned, and another who was trampled, and both came back to life after their parents prayed to God through the intercession of the Blessed Mother at the location of this shrine in 1489 and 1490. The events marked the beginning of the history of pilgrimages to the holy site. **Celebrate Mass at the Shrine.** Independent lunch in Altötting. This afternoon continue to the village of Markt am Inn, birthplace of Pope Benedict XVI. See the house where the future pope was born and the baptismal font where he was baptized on the same day of his birth. Return to hotel in Munich. Freshen-up. **Enjoy a festive dinner at the Hofbrauhaus in Munich this evening.** Overnight at hotel in Munich. (B,D)

Day 4 September 7, Monday: Ettal Abbey | Neuschwanstein Castle | Oberammergau

Buffet breakfast at hotel. This morning, we leave Munich to visit the Monastery of Benedictine Monastery and Baroque Abbey of Ettal, almost 2700 feet above sea level, located in a narrow mountain valley of the Western Alpine foothills. **Celebrate Mass at the Monastery.** After Mass, we continue to explore King Ludwig's majestic Neuschwanstein Castle, the king's former residence. This white dream-like fortress was built 1869. Return to the times of Wagner as we visit the royal apartments decorated with scenes from German sagas and operas, the throne rooms, and music halls, with fine candelabra and chandeliers, King Ludwig's unique bedroom with artistic wood carvings and an artificial Grotto that recalls opera themes of his former friend and composer Richard Wagner. Independent lunch. Continue to Oberammergau, home of the world-famous Passion Play. The play dates back to 1633 when the Plague, the "Black Death", took a severe toll of lives in the small village. In their distress, the inhabitants turned to God and vowed that if the pestilence were taken from them, they would perform a play every ten years, depicting the suffering and death of the Savior. Their plea was heard and there were no further plague victims in Oberammergau. The first performance of the Passion play took place in 1634 in the village cemetery. Dinner and overnight at hotel in/ near Oberammergau. (B,D)

Day 5 September 8, Tuesday: Oberammergau Passion Play

Buffet breakfast at hotel. After breakfast, **celebrate Mass at a local church.** Independent lunch. Today we attend the Passion Play in the 5,200 seat Passion Play Theatre. The greatest story ever told comes memorably to life as this superb production unfolds, portraying the Christian message against a scenic backdrop of wooded mountains. The Play shows the story of Christ's Passion, beginning with the entry into Jerusalem and ending with the Resurrection. The accompanying music is magnificent, and a full English translation of the script is available for

you to follow from your reserved seat. All the town members partake in this play every 10 years. There are two parts of the performance:

Part I: 2:30 pm to 5:00 pm

Part II: 8:00 pm to 10:30 pm

The dinner break lasts three hours (dinner is included with Oberammergau arrangements).

Overnight at hotel near Oberammergau. (B,D)

Day 6 September 9, Wednesday: Feldkirch | Interlaken, Switzerland

Buffet breakfast at hotel. This morning we leave Oberammergau and travel to Feldkirch, a medieval city on the border of Austria, Switzerland and Liechtenstein. A stop will be made in Feldkirch to visit the Shrine of Saint Fidelis of Sigmaringen. **Celebrate Mass in the Capuchin Monastery of Weltkirchen.** Then continue through the heart of William Tell's Switzerland. We will have an independent lunch stop in Vaduz, in scenic Liechtenstein, the smallest sovereign state in the world, nestled between the mountain borders of Switzerland and Austria. Late afternoon arrival in Interlaken. Check-in at hotel and freshen up. Dinner and overnight at hotel in Interlaken. (B,D)

Day 7 September 10, Thursday: Free Day in Interlaken | Optional Excursion to Zermatt and the Matterhorn

Buffet breakfast at hotel. Full day at leisure in Interlaken or option to take the group excursion (*at additional cost*). Today's Mass location and time to be advised.

Optional Group Excursion (\$200 per person based on a minimum of 20 participants): Our full day tour from Interlaken to the Gornergrat and Zermatt brings us to many must-do attractions while in Switzerland. See the Matterhorn in its full beauty, visit the Gornergrat and walk through Zermatt. The views are truly spectacular. We will have time to relax, enjoy the panorama and have independent lunch. Return to Interlaken late afternoon. Independent dinner.

Overnight at hotel in Interlaken. (B)

Day 8 September 11, Friday: Excursion to Rural Switzerland

Buffet breakfast at hotel. Today we will experience the rugged beauty of Switzerland on a unique day tour from Interlaken. See awesome mountain panoramas, massive glaciers, crystalline lakes, dramatic gorges and waterfalls, chic ski resorts, dense pine forests, and charming gingerbread chalets. Explore the village of Iseltwald on the southern shore of Lake Brienz. Visit a woodcarving shop and learn about the ancient and deeply embedded tradition of woodcarving in the region around Interlaken. **Celebrate Mass** (church en-route to be advised). Late afternoon, return to Interlaken.

Dinner and overnight at hotel in Interlaken. (B,D)

Day 9 September 12, Saturday: Excursion to Lucerne and Einsiedeln

Buffet breakfast at hotel. This morning, we leave Interlaken for Lucerne. Upon arrival, our local guide will take us on an orientation tour passing Küssnacht, the Hollow Lane and Tells's Chapel. Then begin a guided walking tour of Lucerne with its colorful Altstadt (Old Town) and 14th century Museggmauer city walls, Swiss Guard Monument, covered bridges including the iconic Kapellbrücke. The spired turreted buildings present us with a storybook image of a Swiss town. Independent lunch. After lunch, continue to one of Switzerland's greatest pilgrimage shrine, the Abbey of Einsiedeln. Visit the Abbey Church (Klosterkirche) dedicated to Our Lady of the Hermits. The title derived from the circumstances of its foundation with the first inhabitant being St. Meinrad, a hermit. Inside the church the primary place of pilgrimage is the Chapel of Grace which houses a mid-15th century Black Madonna icon. The Chapel of Grace, stands directly on the site of St. Meinrad's original hermitage. **Celebrate Vigil Mass at the Shrine.** Early evening we return to Interlaken.

Dinner and overnight at hotel in Interlaken. (B,D)

Day 10 September 13, Sunday: Return to the USA

Buffet breakfast at hotel. After breakfast we will be transferred to Zurich Airport for our return flight to the USA. (B)

Acceptance of these Terms & Conditions, with signature on enrollment form, is required for participation in this tour.

PAYMENT: Deposits and insurance payments will be accepted in the form of check, money order or credit card. **Participants who submit payments entirely by personal check will receive a \$100 per person discount.** 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 credit card.

CANCELLATIONS/NON-REFUNDABLE PAYMENTS: The enrollment deposit and each subsequent payment are nonrefundable upon receipt. Cancellation at any time will result in the loss 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 non-refundable upon receipt. Tour participation is non-transferable. Names cannot be transferred on reservations or airline tickets. 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 reservation 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, current and in good condition. Peter's Way Tours will not be held responsible for lack of current and valid entry documents.

AIR TRANSPORTATION: Tentative round trip from **Chicago O'Hare Airport (subject to confirmation by October 30, 2019)**. Flight itinerary and carrier may be subject to change. Departure taxes & fuel surcharges are estimated and 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/contracts, the airlines will 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 (**Estimated \$3,395 per person sharing a twin room, to be confirmed by October 30, 2019**) 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 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 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 normally 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 may be requested at time of booking for an estimated additional charge of \$850.00. Single rooms in Oberammergau are extremely limited and can not be guaranteed. Double occupancy is required for arrangements in Oberammergau only.** While single rooms provide privacy, they are often smaller than twin bedded rooms and may be located away from the group in some 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 while on tour), we must charge you the tour's single supplement or pro-rated amount.

MEALS: Buffet breakfast daily plus seven (7) dinners including a special dinner at the Hofbrauhaus in Munich. Beverages (coffee, tea, and mineral water) are not included at set menu dinners.

GRATUITIES & SERVICE CHARGES: Gratuities are not included in your tour package. We recommend that you plan to bring \$90 to \$100 for culturally acceptable tipping (currency in Switzerland is preferred in Swiss franc). For good work, recommended (but voluntary) tipping to your tour manager is 4.00 Euro per passenger per day; to the driver is 2.00 Euro per passenger per day; for the local guides 1.50 Euro per passenger per day. Tips for the 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 are included, it is customary to leave 1.00 Euro per person for the waiters after each meal and 1.00 Euro per person per day for housekeeping.

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. 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 \$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.