

WORLD PROJECTS Travel Insurance Summary 2018

1 <u>Liability Insurance - INCLUDED</u>

World Projects carries General Liability Insurance coverage to \$3,000,000.00.

2 <u>Group Post-Departure Protection Plan - INCLUDED</u>

All members of groups traveling on custom performance tours within the US or to overseas countries in 2017 are covered by a travel protection policy. The policy provides emergency medical, trip delay, 24-hour assistance, and other valuable coverage. Details are provided on the webpage below. This policy does not include trip cancellation insurance (see next paragraph). Please visit the following website for more information on the included Group Post-Departure Protection Plan:

http://world-projects.net/travel-insurance

3 <u>Trip Cancellation Insurance – NOT INCLUDED</u>

Individual group members who wish to purchase "Trip Cancellation" insurance can do so through World Projects via our insurance partner web site and follow the directions there, just click on the link below or type it into your browser:

http://www.worldtravelcenter.com/eng/cobrandindex.cfm?affiliate=worldprojects

4 <u>Musical Instrument Insurance – NOT INCLUDED</u>

World Projects takes care to coordinate with airlines and ground transport to assure their proper handling of musical instruments, but does not assume liability for damage to instruments that may occur during a group tour. We recommend that instrument owners establish coverage under an existing personal property insurance policy. Or, instrument owners may want to contact a company that specializes in musical instrument insurance such as Clarion Insurance at www.clarionins.com or Music Pro Insurance at www.musicproinsurance.com.