PROTECTION FOR CANCELLATION PLAN

Assuming you did not decline the comprehensive insurance coverage when you registered for your trip with us (Senior Discovery Tours), we have remitted the required premium to Manulife on your behalf for your insurance for Emergency Medical, Trip Interruption, Delayed Return, Baggage, and Flight and Travel Accident protection (after departure), under the terms of the Senior Discovery Tours All-Inclusive Travel Insurance Policy.

Section 1:

If you have to cancel your trip before departure, we, Senior Discovery Tours, will reimburse to you the cost of the travel arrangements (less the non-refundable administration fee as specified in our tour brochure) that you prepaid for the trip you have booked with us (according to the terms and conditions below) if your cancellation is the result of:

1. your emergency illness or injury.
2. the emergency illness or injury of the travel companion with whom you are sharing prepaid. double occupancy accommodation during your trip, your spouse, child or grand-child, brother, sister, parent, grandparent, son or daughter-in-law, parent-in-law, or brother and sister in-law.
3. a disaster that renders your principal residence uninhabitable.
4. a subpoena to appear as a witness or a call for jury duty.

AND PROVIDED THAT:

a) you notify Senior Discovery Tours within 48 hours of learning that you are unable to travel - failure to do so will make this cancellation protection null and void.
b) you return to Senior Discovery Tours the medical certificate we provided, completed by a legally qualified physician in active personal attendance.
c) the medical certificate states the diagnosis, verifies the need to cancel the trip, details the reasons that make the departure impossible, and the physician's exact orders (dated).

Section 2:

PLEASE NOTE, HOWEVER, THAT NO REIMBURSEMENT WILL BE PROVIDED BY SENIOR DISCOVERY TOURS IF YOU WISH TO CANCEL YOUR TRIP FOR ANY OF THE FOLLOWING REASONS:

1. a ***pre-existing medical condition**** that was not ***stable***** in the 3 months before your trip final payment due date.

   A **pre-existing condition is any medical condition that was present before your departure date.*
   ***A medical condition is considered **stable** when there have been no changes in treatment, symptoms, or medication, and no new recommendations for tests or specialist care. The condition has not worsened, and there are no pending treatments or outstanding test results.*
2. a mental or nervous disorder or illness, including Alzheimer's disease or dementia, that does not require hospitalization
3. financial difficulties or aversion to the trip.
4. a trip booking made against medical advice.
5. failure to obtain a valid passport, visa, or other travel authorization required to enter the country of destination.
6. a suicide or an attempt to commit suicide, or a criminal act or an attempt to commit a criminal act, whether directly or indirectly.
7. any reason of which you were aware at the time of booking your trip that could reasonably prevent you from travelling as booked.