



## **AFW STATEMENT ON TRAVEL INSURANCE**

AFW certainly encourages all tour registrants to give consideration to whether the purchase of travel insurance is right for their interests and needs.

At the same time, under our programming and billing system we do not believe that travel insurance is the right solution for most of our travelers. In the very least, we do not think it is a necessary consideration for any travelers until four-to-five months before tour departure.

AFW works to protect as much of our registrant's deposited funds for as long of a period of time as is possible. Though once registration takes place and a tour is confirmed, per terms of that tour some deposited funds are at risk and possibly non-refundable, for many months this cost-risk is less than the cost of travel insurance.

As referenced, typically we do not believe more of your funds are at risk than would be the cost of travel insurance until approximately four to five months before tour departure. It is at this point when travelers may want to give consideration to the purchase of travel insurance. However, travelers should thoroughly contemplate what are their concerns regarding not being able to take the intended tour, investigate what insurance would meet that specific concern should it arise and the cost of the insurance. If they wish to purchase travel insurance the traveler would have to make full payment for the tour and take the receipt to a travel insurance provider to have that cost insured. We can make recommendations as to travel insurance providers, but AFW does not contract with a specific company or agency.

Potential registrants or registered travelers are welcome to contact us to discuss these issues further. Please feel free to write to Jim at [jb@americanfootballworldwide.com](mailto:jb@americanfootballworldwide.com) or call 309-781-7274.