

[DATE]

[NAME]

[ADDRESS]

[CITY, STATE ZIP]

Dear [SALUTATION]:

Thank you for your recent reservation for the Brown Travelers program “[TRIP NAME]” on [DATES]. You will receive a confirmation packet soon from [TOUR OPERATOR], the travel company managing this trip, if you have not already.

Please note that most tour operators have a strict cancellation policy. This policy information is outlined on the trip brochure and should be reviewed by all travelers. Penalties for canceling increase as the departure date approaches, and you can lose 100% of your prepaid trip costs should you cancel closer to the departure date. For this reason, we encourage you to purchase travel protection.

We know that there are many options, and you are free to use any insurance company you like. As a service to you, we have enclosed information from Meyer and Associates, a partner of the Brown Alumni Association, about the various types of travel insurance they offer through two companies -- MH Ross Travel Insurance Services (MH Ross) and Travel Insured International (TII). Plans are offered from two companies to provide you with greater options as you search for appropriate coverage.

While both companies' coverages include a variety of benefits, no policy can insure against every risk. **Therefore, please read the time-sensitive enclosed material carefully, as each carrier offers slightly different coverages and benefits. Some features, such as the pre-existing condition waiver, are provided only if you apply within 15 days of the date of this letter (for plans offered by MH Ross) or 21 days from the date of your original deposit (for plans offered by TII).** For full details about the coverages from both companies, please visit [www.AlumTravelInsurance.com](http://www.AlumTravelInsurance.com).

If you have any questions about the coverage provided by MH Ross or TII, please call Meyer and Associates directly at 800-635-7801; they are well-versed in the insurance policies they offer. To apply online or to download an application, visit [www.AlumTravelInsurance.com](http://www.AlumTravelInsurance.com). Note that the Travel Protection Plans are available to all trip participants, regardless of whether or not they are Brown graduates.

Again, thank you for choosing a Brown Travelers program. If you have any questions about the trip you may contact the Brown Travelers office at 401-863-6322 or via e-mail at [Brown\\_Travelers@alumni.brown.edu](mailto:Brown_Travelers@alumni.brown.edu).

Sincerely,

Beth Goldman Galer '88  
Director of the Alumni Travel Program

**P.S. Don't delay! You must apply for coverage within 15 days of the date on this letter (for plans offered by MH Ross) or 21 days from the date of your original deposit (for plans offered by TII) to take advantage of all benefits and provisions, as some benefits are time sensitive.**

*Revenue earned through this program supports Alumni Relations programs*