

**We return to Berlin and Munich** for the first time in almost a decade, at a time when together they provide a rich variety of performances to choose from, several of which could justly be called “star-studded.” In between, we will spend **three days in Dresden** during that city’s spring festival, and take a brief break from all that music with a visit to one of Europe’s most fabled spas that was a favorite hangout of most of the composers represented on our program: Carlsbad – or **Karlovy Vary** as it is known today.

Musical offerings run the gamut from Mozart to Prokofiev and include both familiar and rarely heard masterpieces from the Italian, German, French, and Czech repertoire. Among the singers: Angela Denoke, Placido Domingo, Ferruccio Furlanetto, Edita Gruberova, Hui He, Jonas Kaufmann, Wolfgang Koch, and Fabio Sartori. The biggest podium stars are Daniel Barenboim, Simone Young, and Kirill Petrenko. With so many possibilities, we have decided to include six performances in the cost of the tour, two in each city. In addition to the eleven (count ‘em!) operas on the list, there are two ballets: Tchaikovsky’s *Sleeping Beauty* and Prokofiev’s *Romeo and Juliet*, the latter in John Cranko’s legendary choreography, plus recitals by Leonidas Kavakos and Pierre Laurent-Aimard, a program of chamber music performed in Dresden’s Semperoper by members of the Staatskapelle Dresden, an 800<sup>th</sup> anniversary performance by the Dresden Kreuzchor, and other offerings of the Dresden Festival.

We are suggesting a basic program of three famous operas that it is very likely you have never seen onstage but will be glad you got the chance to: Karl Maria von Weber’s seminal work of Romantic German opera, *Der Freischütz*; Leos Janacek’s *Makropulos Affair*, a late romantic era psychological/symbolist story of a 300-year-old opera star who wants nothing quite so much as to be allowed to die; and *Mathis der Maler*, Paul Hindemith’s very personal 1938 declaration of the artist’s responsibility to stand up against the forces of repression. You can then choose three additional performances to fill out your schedule of six included events, adding as many more at extra cost as you can find the time and budget for. Of course, if you really would prefer to exchange one (or more) of our suggestions for something else more to your taste, we certainly won’t mind!

The tour starts in Berlin, where we spend five nights, giving you four full days to seek out the artistic treasures that interest you most. We will provide a curator-guided visit of the **Pergamon Museum** plus two bus/walking tours: a rare opportunity to view today’s controversial architecture of the new German government buildings and the recently resurrected Potsdammer Platz through the prism of two earlier approaches to monumental city planning – one from 4,000 years ago and the other from Berlin’s own Nazi past.

Dresden and Munich will each get three nights and there will be walking tours in both; we will also provide a visit to the historic "Green Vault" recently reconstructed in all its Baroque splendor with the treasures of the Saxon Kings back in their proper setting. Between Dresden and Karlovy Vary we stop in the village of Frauenstein to visit the Gottfried Silberman Museum, named for the court organ builder to the Elector of Saxony and King of Poland. We continue to Freiberg where the Kapelmeister will provide a demonstration of Bach’s favorite Silbermann organ, located in the city’s cathedral, one of the finest late Gothic buildings in Germany. Then it is on to Karlovy Vary (Carlsbad) for two nights at a delightful, family operated, traditional spa-hotel right in the heart of the town. We’ll provide a brief orientation walk but basically a full day there will be yours to relax. On the way from Karlovy Vary to Munich, we will stop for a tour of the original capital of Bavaria, Regensburg.

To reserve space on the tour and select the performances you wish to include, print and complete the forms below (pp 4, 8 & 9). Your reservation will be confirmed when we receive your completed forms and deposit. We can guarantee you excellent seats for all the suggested performances and most others listed. In cases where availability is limited, orders will be honored in the order in which reservations are confirmed.

## THE PERFORMANCES

**May 11: Verdi's *Simon Boccanegra*** at the Staatsoper Berlin

Conductor – Daniel Barenboim  
Simon – Plácido Domingo  
Maria – Krassimira Strovanova  
Fiesco – Ferruccio Furlanetto

*(if you choose this as an included opera for Berlin, there will be a \$150 supplement, since ticket prices are more than triple those of any other Berlin offering)*

**May 11: Haas's *Morgen und Abend*** at the Deutsche Oper Berlin

A musical theater piece based on the Jon Fosse novel, it is a story of life and death, at once sad and hopeful, telling of Johannes' birth and of a day of leave-taking, when Peter came to go out fishing with Johannes. "You've had to stop clinging to life, we've had to do something" – before they cross over to where "words and bodies, you and I, have ceased to exist" but where "everything you love lives on."

**May 12: Bellini's *Norma*** in a concert performance at the Deutsche Oper Berlin

Conductor – Peter Valentovic  
Norma – Edita Gruberová (reprising her debut role)  
Adalgisa – Sonia Ganassi  
Pollione – Fabio Sartori

**May 13: Mozart's *Magic Flute*** at the Komische Oper Berlin

**May 14: Mozart's *Don Giovanni*** at the Komische Oper Berlin

Although casts are essentially young, unknown singers, the Komische Oper is highly respected not only for first-rate musical performances, but for productions and direction that is considered the most interesting and compelling in Berlin.

**May 13: Prokofiev's ballet, *Romeo and Juliette*** at the Deutsche Oper Berlin

John Cranko's acclaimed production and choreography is featured

**May 14: Weber's *Der Freischütz*** at the Staatsoper Berlin

Conductor – Alexander Soddy  
Director – Michael Thalheimer  
Max – Andreas Schager  
Agathe – Dorothea Röschmann  
Kuno – Victor von Halem  
Samiel – Peter Moltzen  
Ännchen – Evelin Novak  
Ottokar – Alfredo Daza  
Kaspar – Tobias Schabel

**May 14: Puccini's *Tosca*** at the Deutsche Oper Berlin

Conductor – Stefano Ranzani  
Director – Boleslaw Barlog  
Tosca – Hui He  
Cavaradossi – Fabio Sartori  
Scarpia – Lucio Gallo

**May 15: Concert TBA**, presented by the Dresden Festival at the Semperoper

**May 15: Pianist Pierre-Laurent Aimard** presented by the Dresden Festival at the Grand Palace

**PACKAGE PRICES**  
*per person, sharing a double*

**Full 13-day tour: \$4,775**

**Single supplement: \$900**



**Prices include**

**Accommodation in these select four-star hotels**



Five nights in Berlin  
*Leonardo Hotel Berlin Mitte*



Three nights in Dresden  
*Steigenberger Hotel de Saxe*



Two nights in Karlovy Vary  
*Hotel/Spa Promenada*



Three nights in Munich  
*Hotel Platzl*



**Breakfast each day**



**Lunch or dinner most days (drinks included)**



**Airport transfers on arrival and departure**



**Ground transport by private coach**



**Tours with expert guides as described above**



**Six included performances** ▶

**May 15 (3:00 PM): Dresden Kreuzchor** of men and boys, celebrating its 800th anniversary in 2016, sings a concert at Pillnitz Castle as part of the Dresden Festival

**May 15 (7:00 PM): Hindemith's *Mathis der Maler* at the Semperoper Dresden**

Conductor – Simone Young  
Director – Jochen Biganzoli  
Mathis – Markus Marquardt  
Regina – Emily Dorn  
Albrecht – John Daszak

**May 16: Concert TBA**, presented by the Dresden Festival at the Semperoper

**May 16: Tchaikovsky's ballet, *Sleeping Beauty*** at the Semperoper

**May 16 and 17: Violinist Leonidas Kavakos plays Beethoven** at the Grand Palace

**May 17: A chamber music evening at the Semperoper Dresden**, featuring musicians of the Staatskapelle Dresden; program TBA

**May 20: Bizet's *Carmen*** at the Bavarian State Opera (Munich)

Conductor – Dan Ettinger  
Production – Lina Wertmüller  
Carmen – Elisabeth Kulman  
Don José – Brandon Jovanovich  
Micaëla – Golda Schultz  
Escamillo – Ildebrando d'Arcangelo

**May 21: Janáček's *Makropulos Affair*** at the Bavarian State Opera

Conductor – Tomáš Hanus  
Director – Árpád Schilling  
Emilia Marty – Angela Denoke  
Albert Gregor – Pavel Černoch  
Vítek – Kevin Connors  
Krista – Tara Erraught  
Prus – John Lundgren  
Janek – Dean Power  
Dr. Kolenatý – Gustav Beláček

**May 22: Wagner's *Die Meistersinger von Nürnberg*** at the Bavarian State Opera (limited tickets available – requests honored based on the order in which tour reservations are received)

Conductor – Kirill Petrenko  
Director – David Bösch  
Hans Sachs – Wolfgang Koch  
Walter von Stolzing – Jonas Kaufmann  
Pogner – Kristof Fieschesser  
Beckmesser – Johannes Martin Kränzle  
Eva – Sara Jakubiak  
David – Benjamin Bruns



Great German Opera Houses  
Berlin, Dresden, Munich  
May 9 - 23, 2016

Please send your deposit and this form right away;  
participation is limited to 22. Payment in full is due by January 10, 2016.

<b>Price per person</b>	<b>Sharing a double</b>	<b>Rooming alone</b>
<b>13-day Germany Program</b>	<b>\$4,775.00</b>	<b>\$5,675.00</b>

For details, contact Dean at DD@DeanDaltonTours.com or 713-893-7107

*You should be prepared for a good bit of walking, hills, stairs, and cobble-stoned streets.  
If your mobility is limited, please consider traveling with a friend or relative who can assist you.*

Complete and mail this form and your check for \$500 per person payable to **Dean Dalton Tours** to:

**Dean Dalton Tours**  
1904 Banks St.  
Houston, TX 77098

Name 1 as it appears on passport: \_\_\_\_\_

Name 2 as it appears on passport: \_\_\_\_\_

Street address: \_\_\_\_\_ Phone: \_\_\_\_\_

City: \_\_\_\_\_ St. \_\_\_\_\_ Zip: \_\_\_\_\_ Email: \_\_\_\_\_

Passport number 1: \_\_\_\_\_ Issue date: \_\_\_\_\_ Date and **place** of Birth: \_\_\_\_\_

Passport number 2: \_\_\_\_\_ Issue date: \_\_\_\_\_ Date and **place** of Birth: \_\_\_\_\_

Name and phone of emergency contact: \_\_\_\_\_

We are sharing a room and:  prefer one bed  prefer two beds

I am traveling alone and:  prefer a private room  need help finding a potential roommate

will be sharing with \_\_\_\_\_

**Insurance:** I/we prefer  full coverage  basic coverage  I/we decline group insurance \_\_\_\_\_

Special needs: \_\_\_\_\_

I have read the brochure and the "Terms and Conditions of Sale" and agree to their contents.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## PERFORMANCE CHOICES

### Part 1 – Included performances

The price of the tour includes tickets for six (6) performances. We guarantee first category seats for the events marked with \* in the list below; in other cases, we will provide the best available seats, which in most cases will be first category as well. Exactly 6 boxes should be checked when you finish with this page. You'll have the opportunity to select more, at extra expense, on the second page.

Three operas, Weber's *Freischütz*, Hindemith's *Mathis der Maler*, and Janacek's *The Makropulos Affair* (highlighted in the list) are pre-checked as our "suggested" performances. Dean will lead a discussion of each, since none is frequently performed or widely known. However, you are not required to accept our suggestions – if you wish to eliminate one or more of them from your list of included performances, selecting others instead, simply ~~draw a line through~~ the one(s) you wish to exclude. Be careful not to choose two performances on the same date, except in the case of May 15 where one is in the afternoon, the other in the evening.

Because of the exceptionally high prices for Verdi's *Simon Boccanegra*, we must require a **supplement of \$150 per person** if you choose it as one of your included performances; we can accommodate anyone on the tour who wishes to attend.

**Check six (6) from this list; you may line out any of the 3 pre-checked operas if you wish.**

- May 11: Verdi's *Simon Boccanegra*\* at the Staatsoper Berlin (**note: \$150 surcharge required**)
- May 11: Haas's *Morgen und Abend* at the Deutsche Oper Berlin
- May 12: Bellini's *Norma* in a concert performance at the Deutsche Oper Berlin
- May 13: Mozart's *Magic Flute* at the Komische Oper Berlin
- May 14: Mozart's *Don Giovanni* at the Komische Oper Berlin
- May 13: Prokofiev's ballet, *Romeo and Juliet* at the Deutsche Oper Berlin
- May 14: **Weber's *Der Freischütz*\* at the Staatsoper Berlin**
- May 14: Puccini's *Tosca* at the Deutsche Oper Berlin
- May 15: Pianist Pierre Laurent-Aimard at the Grand Palace, Dresden
- May 15 (3:00 PM): Dresden Kreuzchor of men and boys
- May 15 (7:00 PM): **Hindemith's *Mathis der Maler*\* at the Semperoper Dresden**
- May 16: Tchaikovsky's ballet, *Sleeping Beauty* at the Semperoper
- May 16: Violinist Leonidas Kavakos plays Beethoven Sonatas #1 at the Grand Palace
- May 17: Violinist Leonidas Kavakos plays Beethoven Sonatas #2 at the Grand Palace
- May 17: Staatskapelle Dresden musicians play chamber music\* at the Semperoper
- May 20: Bizet's *Carmen*\* at the Bavarian State Opera (Munich)
- May 21: **Janáček's *Makropulos Affair*\* at the Bavarian State Opera**

## Part 2 – Optional performances (additional cost)

With so many available performances, we want to assist you in getting tickets for those you wish to attend. Please indicate which you would like to see (be sure not to duplicate anything you checked earlier as an included performance) by writing the number tickets desired to the left of the date and then checking your preferred price category in the appropriate box below the event listing.

\_\_\_\_\_ **May 11: Haas's *Morgen und Abend*** at the Deutsche Oper Berlin

\$97     \$73     \$49     \$29

\_\_\_\_\_ **May 12: Bellini's *Norma*** in a concert performance at the Deutsche Oper Berlin

\$156     \$115     \$83     \$50

\_\_\_\_\_ **May 13: Mozart's *Magic Flute*** at the Komische Oper Berlin

\$83     \$65     \$47     \$35     \$29

\_\_\_\_\_ **May 14: Mozart's *Don Giovanni*** at the Komische Oper Berlin

\$83     \$65     \$47     \$35     \$29

\_\_\_\_\_ **May 13: Prokofiev's ballet, *Romeo and Juliet*** at the Deutsche Oper Berlin

\$117     \$94     \$66     \$38

\_\_\_\_\_ **May 14: Puccini's *Tosca*** at the Deutsche Oper Berlin

\$117     \$94     \$66     \$38

\_\_\_\_\_ **May 15: Pianist Pierre-Laurent Aimard** at the Grand Palace

\$55     \$45     \$30

\_\_\_\_\_ **May 15 (3:00 PM): Dresden Kreuzchor** of men and boys

\$20    (open seating, outdoor event)

\_\_\_\_\_ **May 16: Tchaikovsky's ballet, *Sleeping Beauty*** at the Semperoper

\$115     \$71     \$62     \$42     \$24

\_\_\_\_\_ **May 16: Violinist Leonidas Kavakos plays Beethoven Sonatas #1** at the Grand Palace

\$55     \$45     \$30

\_\_\_\_\_ **May 17: Violinist Leonidas Kavakos plays Beethoven Sonatas #2** at the Grand Palace

\$55     \$45     \$30

\_\_\_\_\_ **May 17: Staatskapelle Dresden musicians play chamber music at the Semperoper**

\$15

\_\_\_\_\_ **May 20: Bizet's *Carmen*** at the Bavarian State Opera (Munich)

\$160     \$138     \$115     \$89     \$63     \$36

\_\_\_\_\_ **May 22: Wagner's *Die Meistersinger von Nürnberg*** at the Bavarian State Opera

*Please note that very few seats are available and prices are high for Meistersinger, as it is a new production and includes Jonas Kaufmann and several other "A-list" singers. We cannot guarantee availability of tickets, much less in a given price category or even at box office prices. We might have to go through an outside ticket agent or other intermediary, in which case you can expect to pay a premium of from 25 to 100% over face value to get seats. Please indicate below the price category you prefer and in the line below, how much of a premium you are willing to pay. We will get the best price and deal we can find.*

Box office prices:     \$232     \$202     \$171     \$141     \$108     \$77

“ I am willing to pay up to  25%  50%  75%  100% above the face value indicated.”

Travel Insurance is strongly recommended on this tour. We provide Travel Insured International's Group Deluxe plan. A brief description of coverage and pricing can be found below; the full insurance document is available on request. Payment may be made at any time up to your final payment for the tour, with checks payable to Dean Dalton Tours. **If you decline to purchase even basic insurance, please check the appropriate box and initial to indicate that you accept full responsibility.**

### **Terms and Conditions of Sale—Germany Tour, May 9 to 23, 2016**

A deposit of \$500.00 per person is required to guarantee your reservation. The balance of the tour price is due on or before January 10, 2016.

**Cancellation forfeitures:**

- Up to 120 days prior to departure: deposit will be refunded, less a service charge of \$100
- 120 to 90 days prior to departure: full deposit is forfeited
- 89 to 45 days prior to departure: 30% of tour cost is forfeited
- 44 to 30 days prior to departure: 60% of tour cost is forfeited
- 30 days or less prior to departure: 100% of tour cost is forfeited

**Included in quoted tour prices:** All ground transportation by private coach from arrival in Berlin, May 10, to departure from Munich on May 23; luggage handling (1 piece, maximum 50 pounds, at owner's risk); accommodations in hotels listed in the itinerary or comparable including hotel taxes and daily breakfast; lunches and dinners, sightseeing, entrance fees, performance tickets, guide and escort services, as indicated in the online itinerary.

**Not included in quoted tour prices:** Airfare, costs of passports or visas; laundry; meals or beverages, optional performances, and sightseeing not included in the itinerary; room service; travel insurance; gratuities to guides and drivers; communication charges; excess baggage fees.

**Exchange Rates:** Dean Dalton Tours reserves the right to adjust prices to reflect fluctuations in foreign exchange rates. This program was figured at an exchange rate of \$1.15 to the Euro.

Dean Dalton Tours also reserves the right to withdraw a tour or any part of it, to make such alterations in the itinerary as it deems necessary or desirable, to refuse to accept or retain as a member of any tour any person at any time, and to pass on to tour members any expenditures or losses caused by delays or events beyond its control.

**Passports and Visas:** Visas are not required for U.S. citizens traveling to destinations on this tour. All travelers are responsible for the cost of obtaining passports and any visas that may be required.

**Itineraries:** Hotel accommodations, performances, and sightseeing are subject to change due to unforeseen circumstances.

**Guaranteed Departures:** Dean Dalton Tours guarantees the departure of most escorted programs that reach the stated minimum number of participants (10 for this tour), with exception only in case of "force majeure." This includes any major world event that adversely affects international travel patterns, or other circumstances beyond Dean Dalton Tours' control.

**Claims and Refunds:** Except for verifiable extenuating circumstances, refunds are not made for any missed tour services. For verifiable claims to be considered, they must be received in writing within 30 days of the termination of the tour and be accompanied by supporting documentation. Any adjustment will be based on the actual cost of the services involved and not on a per diem basis. Adjustments will not be made for sightseeing trips or meals not used at traveler's choice. Dean Dalton Tours will not accept any liability for any claims not received within 30 days of the termination of this tour.

**Photography:** Dean Dalton Tours reserves the right to take photographs or videos during the operation of any tour or part thereof, and to use the resulting photography for promotional purposes. By booking a reservation, tour members agree to allow their image to be used in such photography; tour members who prefer that their image not be used are asked to identify themselves to their tour escort at the commencement of the tour.

**Limits on Responsibility:** Dean Dalton Tours, LLC is a Texas corporation based in Houston. It purchases transportation, hotel accommodations, restaurant and other services from various independent suppliers that are not subject to its control. Dean Dalton Tours CANNOT, THEREFORE, BE LIABLE FOR DEATH, PERSONAL INJURY OR ANY OTHER LOSS that may occur (1) due to any act or omission of any such supplier, (2) by reason of any other event over which Dean Dalton Tours has no control.

**Travel Insurance is strongly recommended;  
coverage including health and cancellation is available, even for preexisting  
conditions, by insuring to the full cost of your tour.**

Trip insurance is substantially less expensive if bought as a group, with the rates less than 5% of the cost of the tour. To qualify for those rates, we must be a group of at least ten people; in any case, if we operate a tour with fewer than ten participants, we will inform you about individual coverage. **The may be combined into one check with the deposit or paid separately at any time up to your final payment for the tour.**

The coverage is quite comprehensive, protecting you if you should need to cancel or leave the tour early in case of illness, accident, or death, whether you or a family member is the affected party, or some work-related reasons. You are also covered in case the tour is interrupted or delayed, if your baggage is lost or delayed, in case of accident or a health-related event, and even up to \$250,000 can be provided to get you home in case of a serious medical event or death.

The cost of insurance is listed in the table below. "Tour cost" can be anything you choose, up to the amount you pay Dean Dalton Tours, per person for your tour. If you booked your flights separately, you may choose to include that amount or not. (Change fees in case you need to return home early are covered in any case.) If you plan to upgrade to a suite or if you are purchasing extra cost options, you may need to increase the amount of insurance coverage accordingly.

**Be aware that pre-existing medical conditions are only covered if you purchase coverage for the full cost of your tour.** If that is not an issue for you or a close family member, you can get all the other coverage, for any amount you want to insure **up to the total tour cost** – as little \$20 per person if you sign up at "\$0" trip cost.

**Please note that this is NOT "cancel for any reason" coverage;** we can provide a policy allowing you simply to cancel for any or no reason at all, but only at substantial additional cost; please email if interested. We will be happy to send on request the official "Schedule of Coverage and Services" which describes every aspect of the offered insurance in excruciating detail!

*The following page of exclusions is something the insurer requires us to distribute whenever coverage and pricing are discussed.*

Benefit	Limit
Trip Cancellation *	Trip Cost**
Trip Interruption*	150% Trip Cost**
Trip Delay (of at least 6 hours)	\$750 (\$150/day)
Baggage/Personal Effects	\$1,500
Baggage Delay (of 24 hours or more)	\$400
Emergency Accident/Sickness Medical Expense	\$50,000
Emergency Evacuation /Repatriation of Remains	\$250,000
Accidental Death & Dismemberment	\$25,000

Trip Cost	Rate
\$0	\$20
\$1501-\$2000	\$100
\$2001-\$2500	\$120
\$2501-\$3000	\$140
\$3001-\$3500	\$155
\$3501-\$4000	\$190
\$4001-\$4500	\$215
\$4501-\$5000	\$245
\$5001-\$5500	\$270
\$5501-\$6000	\$295
\$6001-\$6500	\$320
\$6501-\$7000	\$365
\$7001-\$7500	\$390
\$7501-\$8000	\$405
\$8001-\$8500	\$420
\$8501-\$9000	\$445
\$9001-\$9500	\$465
\$9501-\$10,000	\$495

\* For \$0 Trip Cost, there is no Trip Cancellation benefit and Trip Interruption reimbursement is limited to \$500 return air only

\*\* Up to the insured Trip Cost (or 150% of same), a maximum of \$10,000 for the unused portion of the trip and the transportation cost to rejoin the tour or return home.



Administered by



**Quality Protection Worldwide**  
**For questions or to report a claim, contact:**  
**Travel Insured International, Inc.**

**P.O. Box 280568**

**East Hartford, CT 06128-0568**

**Customer Care-800-243-3174**

**GENERAL LIMITATIONS AND EXCLUSIONS**

Benefits are not payable for Sickness, Injuries or losses of You, Your Family Member, Your Traveling Companion or Your Traveling Companion's Family Member, or Your Business Partner:

1. resulting from suicide, attempted suicide or any intentionally self-inflicted injury while sane or insane (in Missouri, sane only);
2. resulting from an act of declared or undeclared war;
3. while participating in maneuvers or training exercises of an armed service;
4. while riding, driving or participating in races, or speed or endurance contests;
5. while mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment);
6. while participating as a member of a team in an organized sporting competition;
7. while participating in skydiving, hang gliding, bungee cord jumping, scuba diving or deep sea diving;
8. while piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. received as a result or consequence of being Intoxicated, as specifically defined in the policy, or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
10. to which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. due to normal childbirth, normal pregnancy through the first 9 months of pregnancy or voluntarily induced abortion (except as specifically provided under Trip Cancellation/Trip Interruption);
12. for dental treatment (except as coverage is otherwise specifically provided herein);
13. which exceed the Maximum Benefit Amount for each attached coverage as shown in the Schedule of Coverage : or;
14. due to a Pre-existing Condition, as defined in the Policy. The Pre-existing Condition Limitation does not apply to: (a) Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage; or (b) to coverage purchased prior to Your final Trip payment for the full non refundable trip cost, You are not disabled from travel at the time You pay the premium and the booking for the Trip is the first and only booking for this travel period and destination.

The following limitation applies to Trip Cancellation: All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.