

Discipleship Travel LLC Travel Insurance Policy

1. No Requirement to Purchase Insurance

1.1 Discipleship Travel LLC ("DT") does not require registrants to purchase travel insurance in order to participate in a group tour.

2. Acknowledgment of Notification

2.1 All participants must acknowledge, at the time of registration, that they have received notification regarding travel insurance.

3. Recommendation to Obtain Coverage

3.1 DT strongly recommends that travelers obtain travel insurance that provides coverage for:

- (a) **Risks during travel**, including but not limited to emergency medical treatment, medical evacuation, missed connections, lost luggage, trip interruption or delay, and repatriation; and
- (b) **Risks prior to travel**, including but not limited to trip cancellation.

3.2 Travelers are responsible for evaluating their own insurance needs and determining the coverage appropriate for their circumstances.

4. DT Is Not an Insurance Provider

4.1 DT is not a seller or provider of travel insurance.

4.2 DT does not offer advice regarding specific policy selections, coverage levels, exclusions, or suitability.

4.3 Travelers must request all policy details, clarifications, and coverage guidance directly from a licensed travel insurance seller.

5. Referral Disclosure

5.1 DT may receive a referral commission when travelers purchase a travel insurance policy through any DT-provided referral link.

5.2 Travelers who purchase insurance by phone may provide DT's referral identification number **45540902** to Travel Guard, which may result in DT receiving a referral commission.

5.3 Travelers may purchase travel insurance from the provider of their choice.

6. Assistance With Claims Documentation

6.1 Upon request, DT will provide documentation reasonably required to assist a traveler in submitting an insurance claim.

6.2 DT provides such documentation at no charge.