



June 27, 2007

Dear Roy:

Encompasse Tours is pleased to announced its' 2007 Group Package Insurance plan, with rates unchanged from last season!

Encompasse Tours is offering its' clients a **comprehensive and affordable** Travel Insurance plan to meet your group's needs. We are pleased to announce that our coverage rates are more affordable, and simpler than ever.

Be certain that all of your trip participants, if they are interested in Insurance, purchase through Encompasse.

2005-2007 premiums for your ski packages will be as follows:

TRIP COST PER PERSON:	AGE						
	0-29	30-39	40-49	50-59	60-69	70-79	80+
\$801 --\$1000	\$59	\$63	\$69	\$75	\$79	\$92	\$108
\$1001 --\$1500	\$69	\$73	\$76	\$79	\$89	\$104	\$121
\$1501 --\$2000	\$85	\$89	\$94	\$99	\$109	\$125	\$147
\$2001--\$2500	\$106	\$112	\$119	\$129	\$141	\$159	\$181

*Premium amount is calculated by the full dollar amount you pay to attend your club's trip. Please contact your Encompasse representative for customized premiums of under \$800 or over \$2500.

Details of coverage are explained thoroughly on your participant's evidence of benefit brochures, included in this mailing for your convenience. We encourage you to refer all questions directly to Travel Insured, our coverage protector, via the toll-free number provided on the back of the schedule of benefits.

WHY TRIP INSURANCE IS IMPORTANT FOR YOUR ORGANIZATION:

First: It is Encompasse Tours' legal obligation to inform all of its' clients that they may purchase insurance for their trip. As a result, we are sending this correspondence as instruction to inform all of your group participants that they have the opportunity to protect the value of his/her trip. **We strongly recommend that each of your trip participants be given a copy of this optional policy.** If you require more brochures, just give us a call.

Second: **Our streamlined application process easy.**

Third: Participation is worth it! What *great* peace of mind it is to be insured for trip delay, or trip cancellation in the event of accident, illness, or injury to the insured AND his/her immediate family members. **Travel in the wintertime and flying into intermountain airports is an event that has a distinct possibility of delay or interruption.**

Fourth: **With the continued financial difficulties of some major airline carriers, coverage is worth it. There are bankruptcy benefits within your insurance plan.**

Applying for coverage is now easier than ever.

Simply email the name of the participant who wishes to have insurance coverage to your Encompasse representative. The traveler's coverage effective date will be the very next day. **No more fuss with batched checks and additional paperwork!** Encompasse will bill the club for the total amount of premiums purchased at the time of your group's final payment, and will provide a list of covered participants upon request.

Please call Encompasse at 800-836-8104 if you have any questions. We'll be contacting you within the next two weeks to ensure that you've had prompt delivery of your coverage brochures.

Best regards, and encourage folks to insure!



Doug R. Horstman
President
Encompasse Tours, LLC