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Spring 2024

FEATURED ARTICLES IN THIS ISSUE:

Spring Word Search

Ultimate Guide to Travel Insurance

Tech Support Scams & How to Avoid

VIP Club Travels to Greece!

Spring Word Search

Can you find them all?

G M S I S P V M L Y J H N F W G Y R A I N N V S E W N V O V
 E D L N Z Y S M L W P M D V C N L P D Z N L A V T C S H T G
 R A I N B O W W B P B W J B F G W T B L O S S O M F B S E O
 V U D D E F A P A Q X C G T W R B U K E U G W Q U Z F M D J
 T O B S S L D Y L C G C C N U E B L Q J L V O F L F E U P B
 E T A U N A Q N J I U H B T I E H I Q O E A S T E R E G G S
 A T M Y N T T V Q M R O J D E N X P G Y S G X Y K C E E S G
 P X L X U N Y F E A R C P I G M B S K Q Y S X W F A I V M H
 R B M E F D Y L A Y Y O U M V Q U Z F I J M P S N X I M C M
 I Y B C U N C O S W Y L D R I D M O J M V C L R X H V W R Q
 L D P X A W L W T X U A D H Q E T D J G V F L G I D F O C K
 N Z M P U S R E E S T T L M Y K T L G T F D K H O N D J Z S
 U M O Q U I K R R U E E E O U L W E X Q D U P X W Y G D O O
 V P O N K I F P O Y U I S C F K C H I C K S G I G S W E F D
 S B G A H R W V L M I E Z G D O U O R D Z M I B C W W Q U H

- April
- Blossom
- Bunny
- Chicks
- Chocolate
- Easter
- Easter Eggs
- Flower
- Green
- May
- Puddles
- Rain
- Rainbow
- Spring
- Tulip

Can you find this piggy bank hidden somewhere in these pages?



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The Ultimate Guide to Travel Insurance

In a world brimming with adventure, the unexpected is part of what makes traveling thrilling! But, what if the unexpected could mean a hospital visit, a cancelled flight or an early return home? Did you consider travel insurance before your departure? If you have travel insurance, do you know what it covers?

For the intrepid explorer, travel insurance offers a safety net, ensuring that unexpected challenges don't turn your dream vacation into a financial nightmare. Let's dive into how you can wrap your next adventure in this security blanket.

THE BASICS

Policies typically include coverage for trip cancellations, medical emergencies, and lost luggage. However, the extent of coverage can vary between policies, it's essential to read the fine print. Keep an eye out for these key components:

Trip Cancellation and Interruption Insurance: Covers non-refundable travel expenses if you cancel or cut short your trip due to reasons like illness, injury, or a death in the family.

Medical Emergency Coverage: Essential for international travel, this covers medical and dental emergencies that occur. Ensure the policy includes adequate coverage for medical care and evacuation.

Delay and Lost Baggage: This compensates you for delays, providing funds for necessities during the wait. For lost or stolen baggage, it covers the cost of your belongings.

Some policies can even include:

Cancel For Any Reason: While more expensive, it offers the flexibility to cancel your trip for any reason and receive a partial refund (usually 50-75% of your prepaid, non-refundable trip cost).

Coverage for Medical Quarantine: Some policies now include coverage if you're forced to extend your stay due to a mandatory quarantine.



THE PERFECT POLICY

With so many options, how can one decide? Consider these pertinent factors:

Assess Needs: Consider the nature of your trip, destinations, and risks you might face.

Compare Policies: Use comparison websites to compare policies and prices from different insurers. Pay close attention to coverage limits, exclusions and fine print!

Whether it's safeguarding your investment in a once-in-a-lifetime journey or ensuring the best medical care in a foreign country, the right coverage guarantees unforeseen events don't derail your travel plans.

Not sure where to start? Check out this article by Forbes Advisor for some well-known companies offering travel insurance: <https://www.forbes.com/advisor/travel-insurance/best-travel-insurance/>

PRO TIP: READ THE FINE PRINT

Ever noticed how the most intriguing secrets are whispered, not shouted? That's the fine print for you—the silent guardian of details, hiding in plain sight in the agreements, eager to spill the beans on what's really going on. So, grab your magnifying glass and embark on a detective adventure in the land of small text.

TECH SUPPORT SCAMS

How to Recognize & Avoid

Often sophisticated and highly convincing, the Tech Support Scam preys on the trust users have in technology brands and their need for a functioning digital life. Understanding how to spot and avoid these scams is crucial for everyone, regardless of how tech-savvy they may be.



KEY SIGNS

Unsolicited Communication: Legitimate companies, including tech giants like Microsoft or Apple, do not send unsolicited messages or make calls to inform you of problems with your computer. Any unexpected alert about a virus, system malfunction, or similar issue is a red flag.

Urgent, Alarming Messages: Scammers often use language designed to provoke panic, such as warnings that your computer is infected; at risk of permanent damage. This tactic aims to push you into acting hastily without verifying the claim.

Requests for Remote Access: A common request in these scams is for remote access to your computer to "fix" the identified problem. Granting this access can lead to data theft, malware installation, or other malicious activities.

Payment Demands for Services: Cybercriminals may ask for payment to repair your computer, often through untraceable methods like gift cards or wire transfers. Remember, legitimate tech support services do not operate in this manner.

PROTECT YOURSELF

Stay Informed: Understanding the nature of tech scams is key to recognizing them. Awareness is your first line of defense.

Verify Independently: If you receive a suspicious message, do not use the contact information provided. Instead, look up the official customer service number or website of the company supposedly contacting you and reach out directly.

Never Share Personal Information: Legitimate tech support will never ask for passwords or financial information. Keep your personal details secure and be wary of any request for them.

Tech support scams are a growing threat in our increasingly digital world, but they can be countered with vigilance, knowledge, and the right preventive measures. By recognizing the signs of these scams and understanding how to respond, you can protect yourself from the financial loss and emotional stress they aim to inflict. Stay informed, stay skeptical, and when in doubt, always take the step to verify.

HOW YOU CAN HELP:

EDUCATE OTHERS

Share your knowledge about tech support scams with friends and family. Spreading awareness can help protect your community from these deceptive tactics.

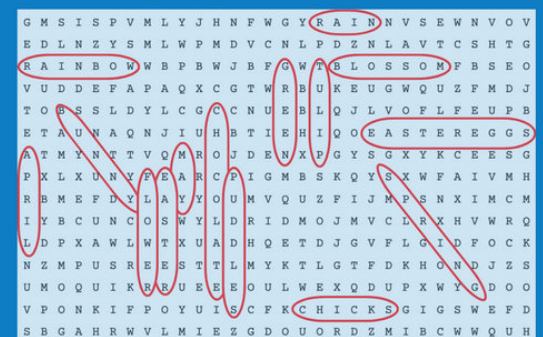
REPORT SCAMS

If you encounter a tech support scam, report it to appropriate authorities. It can help prevent others from falling victim to similar scams.

Federal Trade Commission (FTC): The FTC collects complaints about scams, business practices, and identity theft under the umbrella of consumer protection.

Report Fraud to: <https://reportfraud.ftc.gov>
Here, you can provide details about the scam or fraud you encountered, which helps the FTC to track and combat fraudulent activities.

Answer Key to pg 1 Word Search





VIP CLUB
Travels
to **Greece**
Sept. 2024

Check out our next adventure: The Greek Islands!

September 17 - 30, 2024 | 14 Day - 12 Night Cruise/Tour

Athens, Thessaloniki, Mykonos, Paros, Rhodes, Heraklion, & Santorini, Greece
- Plus, Ephesus and two days in Istanbul, Turkey! -



Get ready to embark on an extraordinary journey with us to the mesmerizing Greek Islands and beyond! We are thrilled to extend an exclusive invitation to our VIP Club members and non-member friends to join us on our adventure through the enchanting beauty of Greece.

Here's a glimpse of what awaits you:

Cruise on the Norwegian Getaway Plus 2 Nights in Athens: Enjoy a 10-night cruise aboard the renowned Norwegian Getaway, where every moment promises to be filled with excitement and relaxation. Enjoy an evening in historic Athens both before and after your cruise!

Explore Iconic Destinations: From the ancient wonders of Athens to the picturesque charm of Santorini, immerse yourself in the rich history, culture, and beauty of each destination we visit. You'll have the option of selecting VIP Exclusive excursions at multiple locations.

Specialty Dining & Unlimited Beverages: Indulge in exquisite dining with our specialty dining package, and savor unlimited beverages as you cruise through the azure waters of the Mediterranean. Gratuities are included!

All-Inclusive Package: Your adventure begins from the moment you book, with included airfare, hotel accommodations, transportation to and from hotel and ship, cruise port charges, and government taxes, ensuring a seamless and hassle-free experience.

Packages Starting at: \$6,198.00

Take advantage of our discounted down payment option of \$250, fully refundable until May 9th, to secure your spot on this incredible journey. For a limited time, balcony guests will get a free upgrade to Cat. BB!

Don't miss out on this opportunity to join us on an unforgettable voyage to some of the most breathtaking destinations in the world. Whether you're a seasoned traveler or embarking on your first adventure, this is an experience you won't want to miss!

For more information and options, contact your local branch and ask for your VIP Representative.

Spaces are limited!