



Item: Fast Lane #8 in 2022 Petergram (#102 since 2020)
Date: **Saturday, February 19th 2022**
From: Peter Sontag writing from our office in Oldsmar, Florida
To: Our Fast Lane Travel Customer Family and Friends at home in
Australia, Canada, Europe, Iceland, New Zealand, Singapore, South Africa
and in the USA!
Subject: Travel Insurance; Tours Updates; and Advice that matters.

I. Do I Need Travel Insurance?

Source: **WSJ** By Barbara Peterson [Follow](#)
Feb. 7, 2022 3:04 pm ET

My Comment: Thankfully, our inquiry volume has increased in the last couple of months. Virtually every caller is asking about travel insurance. **Basically, it's an excellent idea to buy travel insurance!** The peace of mind alone is worth it. Please call Allyn Ryan in our office at **813 475 5989** to get your **travel insurance** and make **all your travel arrangements**. As luck would have it, this article appeared in the **WSJ** this past Monday and I am including excerpts in case you didn't see it.

From the WSJ: Even the most freewheeling traveler frets about planning a trip in the Covid era. We ask travel experts for their advice on picking the best plan. Travel insurance will only cover you so far.

CONTEMPLATING A VACATION in the era of Covid inevitably involves a slew of "what ifs" that could force you to cancel and potentially lose the money you put down. Most travel experts recommend insuring any trip that costs more than a few thousand dollars. From there, it gets complicated. Policies range from simple "check the box" protection that airlines push at checkout to comprehensive plans that cover all manner of mishaps, like a ski accident or an airline shutting down. Industry officials say the majority of claims filed under these policies are for trip cancellation, typically when the traveler or an immediate family member gets sick or injured before the trip. Premiums range from 5% to 10% of the total trip tab.

Who should buy travel insurance?

"It's not for everyone," said attorney Jeffrey Miller, a travel law expert at Florida Atlantic University. "A 25-year-old going to Las Vegas doesn't need travel insurance," he said. A 55-year-old with an ailing parent back home should consider it for a trip like a cruise, which requires a hefty deposit upfront. Among the factors affecting price and coverage, he said, are a traveler's age, the type and length of the trip and even where the person lives, since these policies, like other forms of insurance, are regulated by individual states. Some airlines have continued to waive change fees to make rebooking easier. But anyone making deposits in advance for big-ticket items like a safari or a cruise faces steep cancellation penalties as they get closer to departure. "Suppliers are weary of making exceptions," said Gwen Kozlowski, president of Exeter International, a luxury tour operator.

If Covid disrupts my trip, will the insurance policy cover my expenses?

To an extent. "If you get Covid before traveling, you're generally covered if you have to postpone or cancel," said Ms. Kozlowski. But a typical plan will rarely cover cancellation if a country closes its borders, or the State Department issues an advisory for your

2022 Fast Lane PORSCHE Trips in Current Planning V-102						
From	From	To	To	PORSCHE Tour	Highlight	pp Dble
Mon	2-May	Sat	7-May	PCA SpringPORSCHE TREFFEN in Stuttgart	+Spring Beerfest	\$ 5,998
Tue	31-May	Thu	9-Jun	Twelve Alpine Passes PORSCHE Fest	Alpine Driving	\$ 12,998
Sun	5-Jun	Mon	13-Jun	The 90th 24-Hours of Le Mans Luxury Tour	Pit Pass, "50-yard line"	\$ 18,498
Sat	27-Aug	Thu	8-Sep	German Romantic Castles - Baltic Sea	Huge Success in '21	\$ 16,598
Sun	11-Sep	Sat	17-Sep	Original PCA Fall PORSCHE TREFFEN Stuttgart	Factory & Museum	\$ 6,498
Tue	20-Sep	Thu	29-Sep	USA Carolinas Fall Colors - Tail of the Dragon	Huge Success in '20	\$ 11,698
Tue	20-Sep	Sat	1-Oct	Swiss Alps & the Italian Dolomites	in design	\$ 15,698
Wed	21-Sep	Sat	1-Oct	Come Home to two Peters' Austria	NEW Luxury Experience	in design
Mon	3-Oct	Sat	15-Oct	Tuscany PORSCHE Fest & Interlpen	SOLD OUT	SOLD OUT
Wed	12-Oct	Sun	23-Oct	Tuscany PORSCHE Fest #2	Register ASAP, selling out	\$ 15,498
Sat	29-Oct	Tue	8-Nov	USA Romantic Wild West - fabulous sunsets	Huge Success in '21	\$ 11,998
Fri	2-Dec	Mon	12-Dec	Stuttgart X-Mas Market & Cruise to Vienna/Budapest	10 Christmas Markets	from \$5,200

destination. If you test positive for the coronavirus while traveling, a trip delay clause may cover some expenses you rack up waiting for the all-clear to return home—typically up to \$200 a day. Simply citing fear of catching the virus won't get you off the hook, unless you buy a much more expensive "Cancel for Any Reason" (CFAR) policy. These plans, as they're known, can cost 40% to 60% more than basic insurance, and the coverage often pays out only 50% to 75% of your total expenses, compared with the full cost paid by regular policies.

II. **2022 USA Tours:** By popular demand I am offering the wonderful and hugely successful **Carolinas PORSCHE Fest** again, Tue. Sep. 20th to Thu. Sep. 29th. Don't miss this trip – **SIGN UP NOW** – We'll start at the **PORSCHE Track in Atlanta**, drive to the German Village of Helen, GA. From there to Highlands, NC; the awesome **Tail of the Dragon** and **Cherohala Skyway**; The **Biltmore Inn**, Asheville, NC; **Blue Ridge Parkway**; and the **Greenbrier** in White Sulphur Springs, WV. It's spectacular; luxurious and a wonderful experience. Check it out on our website <https://www.youtube.com/watch?v=ouAqK9Apclg&t=69s>

Secondly, for the folks who want to experience John Wayne's Wild West and be awed by THE most amazing scenery – you must join us on the **Romantic Wild West PORSCHE Fest** from Sat. Oct. 29th to Tue. Nov. 8th – It was by far THE most fun and successful PORSCHE Fest last year – DON'T MISS THIS wonderful Experience.

III. 2022 European PORSCHE Tours UPDATE:

Note: The X-Mas Cruise itself starts in Nuremberg on Monday, December 5th 2022.

I'm not saying that things are back to normal yet, but I predict that, judging by the calls we are getting, it would appear that folks are eager and ready to get out and enjoy life again in a PORSCHE as life was meant to be enjoyed. On the **PCA Spring PORSCHE TREFFEN** in Stuttgart I can still accommodate a about 3 couples. On the **Twelve Alpine Passes** we have two groups of 6 couples each, but we have space for more. Don't forget about Le Mans – it's the 90th running of the race. It's expensive, but as they say, worth it.

IV. Fast Lane Travel News:

A. Staff Changes: Our delightful Operations Manager, **Tatjana Woods**, about two years ago applied for a job with the Hillsborough County Sheriff's Office. They called her about a month ago and told her they are ready for her to start (Government speed is amazing). Since that position reduces her commute time by at least an hour each way; has substantial benefits; and the security she was looking for, she left Fast Lane on February 7th. The good news is she will make herself available as we need her with our various trips. We wish her the very best and miss her German linguistic capability. More good news: Tatjana helped us find **Wendy Clarke** whom we have hired. Wendy has an impressive resume in administration and operations. Wendy lives 15 minutes from the office and has the flexibility to work on weekends, which we have to do usually about two months before the trips start.

Peter's Health News: You are probably aware that I was in an accident on August 24th which totaled my Cayenne Turbo S and required a ten-day stay in the trauma center due to internal injuries. While performing the post-accident MRI they, fortuitously, found a 25mm lesion and two cysts of my pancreas. The immediate follow up had to be a biopsy of my pancreas in Florida, which was inconclusive, but potentially pre-cancerous. The prudent action was to have a second biopsy about six months later, on February 8th, arranged by Dr. Peter Byeff, MD (a 13-Fast Lane PORSCHE trip alumni and my best skiing buddy each March in Steamboat) and Dr. T. Peter Klingham, MD, at the Memorial Sloan Cancer Center in New York City with the biopsy guru Dr. Mark Shattner, MD. Coincidentally, on Valentine's Day I got the call from Dr. Shattner's Nurse at the MSKCC who stated that "there was no cancer present." Woohoo!! Better than roses. However, I need to have a follow up examination and another biopsy before the end of the year to see if anything has changed. Looks like I'll be in Stuttgart in May 😊. I am also grateful to Dr. Richard Bender, MD, (another Fast Lane Alumni) who wrote the chapters on pancreatic cancer in the medical books at Harvard and other renowned schools, for his follow-up, advice, counsel, and support.

While in NYC my older daughter Alicia made sure that I stay with her and Lukas, my 8-year-old grandson. Lukas and I had an awesome time with thousands of LEGO pieces to remind me what's important in life. My younger daughter, Julie, shuttled me to and from my appointments and supervised all interactions with the physicians at MSKCC – I was superbly taken care of. Finally, I want to thank each and everyone of you for your concern, messages, encouragement, and affection – I'll be back with my "True Stories" on your next trip. Which reminds me – you need to start signing up especially for the US trips because the hotels will sell out quickly in the Carolinas and on the Romantic Wild West. Thank you very much!!

V. My Final Thoughts: 50 Short Quotes & Sayings About Life

By Sundus B. January 26, 2022

1. Change the world by being yourself. – **Amy Poehler**
2. Every moment is a fresh beginning. – **T.S Eliot**
3. Never regret anything that made you smile. – **Mark Twain**
4. Die with memories, not dreams. – **Unknown**
5. Aspire to inspire before we expire. – **Unknown**
6. Everything you can imagine is real. – **Pablo Picasso**
7. Simplicity is the ultimate sophistication. – **Leonardo da Vinci**
8. Whatever you do, do it well. – **Walt Disney**

9. What we think, we become. – **Buddha**
10. All limitations are self-imposed. – **Oliver Wendell Holmes**
11. Tough times never last but tough people do. – **Robert H. Schiuller**
12. Problems are not stop signs; they are guidelines. – **Robert H. Schiuller**
13. One day the people that don't even believe in you will tell everyone how they met you. – **Johnny Depp**
14. If I'm gonna tell a real story, I'm gonna start with my name. – **Kendrick Lamar**
15. If you tell the truth you don't have to remember anything. – **Mark Twain**
16. Have enough courage to start and enough heart to finish. – **Jessica N. S. Yourko**
17. Hate comes from intimidation; love comes from appreciation. – **Tyga**
18. I could agree with you but then we'd both be wrong. – **Harvey Specter**
19. Oh, the things you can find, if you don't stay behind. – **Dr. Seuss**
20. Determine your priorities and focus on them. – **Eileen McDargh**
21. Be so good they can't ignore you. – **Steve Martin**
22. Dream as if you'll live forever, live as if you'll die today. – **James Dean**
23. Yesterday you said tomorrow. Just do it. – **Nike**
24. I don't need it to be easy, I need it to be worth it. – **Lil Wayne**
25. Never let your emotions overpower your intelligence. – **Drake**
26. Nothing lasts forever but at least we got these memories. – **J. Cole**
27. Try to be a rainbow in someone's cloud. – **Maya Angelou**
28. There is no substitute for hard work. – **Thomas Edison**
29. What consumes your mind controls your life- **Unknown**
30. Strive for greatness. – **Lebron James**
31. Wanting to be someone else is a waste of who you are. – **Kurt Cobain**
32. And still, I rise. – **Maya Angelou**
33. The time is always right to do what is right. – **Martin Luther King Jr.**
34. Let the beauty of what you love be what you do. – **Rumi**
35. May your choices reflect your hopes, not your fears. – **Nelson Mandela**
36. A happy soul is the best shield for a cruel world. – **Atticus**
37. White is not always light and black is not always dark. – **Habeeb Akande**
38. Life becomes easier when you learn to accept the apology you never got. – **R.**

Brault

39. Happiness depends upon ourselves. – **Aristotle**
40. Turn your wounds into wisdom. – **Oprah Winfrey**
41. Change the game, don't let the game change you. – **Macklemore**
42. It hurt because it mattered. – **John Green**
43. I will remember and recover, not forgive and forget. – **Unknown**
44. The meaning of life is to give life meaning. – **Ken Hudgins**
45. The true meaning of life is to plant trees, under whose shade you do not expect to sit. – **Henderson**
46. When words fail, music speaks. – **Shakespeare**
47. Embrace the glorious mess that you are. – **Elizabeth Gilbert**
48. Normality is a paved road: it's comfortable to walk but no flowers grow. – **Vincent van Gogh**
49. I have nothing to lose but something to gain. – **Eminem**
50. Wirf in die Fluten der fliehenden Zeit, Samen zur Frucht für die Ewigkeit. – **Peter**

Sontag

Translated: Cast into the flood of fleeting time, seed for fruit for eternity.

Bonus: One minute you're young and fun and the next you're turning down the car stereo to see better. – **Kevin Kurpe**



Please stay safe, healthy, get both of your inoculations and booster shots, wear your masks inside in public and don't hug strangers. Look forward to the great times we will have together again on the MANY fabulous PORSCHE tours in 2022. Please register for one of our **USA PORSCHE Tours** – we all need to get out now and have some fun! All the best to you,
Peter