

Academic Explorer

ADVENTURER

Travel Protection Plan



Academic Explorer **ADVENTURER**

PLAN OVERVIEW

What is Academic Explorer Adventurer?

A travel protection plan designed to protect the financial investment made by students, faculty staff, and chaperons traveling for domestic and study abroad trips which includes trip cancellation and interruption for unforeseen, covered perils.

Who is eligible?

The Academic Explorer Adventurer plan is available to U.S. citizens and foreign nationals residing in the U.S., up to 90 years old.

What trips can be insured?

The Academic Explorer Adventurer plan can accommodate trip lengths up to 365 days. In addition, business travel, like conferences, for faculty and educational tour organizations are permitted.

How can the plan be purchased?

InsureMyTrip provides a custom weblink for an organization to distribute to their travelers. This link enables the traveler to review and purchase coverage on a voluntary basis. The traveler receives a confirmation of plan purchase which includes a link to the plan document via email.

Who is the underwriter?

The travel insurance included with the plan is underwritten by United States Fire Insurance Company.



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PLAN DETAILS

This plan covers school-sponsored domestic and international travel for K-12 private and public, and higher education.



Travel Arrangement Protection	Maximum Benefit Amount
Trip Cancellation	up to 100% of Trip Cost
Optional Cancel for Any Reason*	75% of non-refundable insured Trip Cost
Trip Interruption	up to 125% of Trip Cost
Optional Trip Interruption for Any Reason**	75% of non-refundable insured Trip Cost
Trip Delay - 6 Hours	up to \$500 (\$150 per day)
Protection For Belongings	Maximum Benefit Amount
Baggage & Personal Effects	\$1,000 subject to per item maximum of \$250
<i>Special Limitations</i>	\$500 combined maximum for all items
Baggage Delay - 12 Hours	up to \$200
Non-Insurance Assistance Services	Included

*Conditions for eligibility: Plan must be purchased within 15 days of the date the insured's initial trip payment is received, and cancellation must be no later than 2 days prior to the scheduled departure date of the trip.

**Conditions for eligibility: Plan must be purchased within 15 days of the date the insured's initial trip payment is received, and interruption must be at least 48 hours after the actual scheduled departure date of the trip.

All coverage is in excess of any other collectible insurance or indemnity.

Plan Highlights

Cancel for any Reason (CFAR) available in most states and certain conditions are met*

- Gives the insured flexibility to cancel their trip up to two days prior to departure in the event there is fear of travel related to COVID-19

Interruption for any Reason (IFAR) available in most states and certain conditions are met**

Tuition that is part of the prepaid, non-refundable cost of the trip can be insured

Trip Cancellation & Interruption Peril Highlights

U.S. State Department travel warning Level 3 or higher occurs within 30 days of the departure date or during the trip in a city on the insured's itinerary

A terrorist incident occurs within 30 days of the scheduled departure date or during the trip in a city listed on the scheduled itinerary

Security breach, civil disorder or riot occurs for at least 48 consecutive hours preventing the insured from reaching their destination, departing on their trip, or continuing with their itinerary during the trip

Natural disaster (including wildfire) making either the insured's primary residence or accommodations at the destination uninhabitable or inaccessible within 30 days of the scheduled departure date or during the trip

Inclement weather that causes a complete cessation of at least 24 consecutive hours of the insured's common carrier that prevents the insured from reaching their destination

Unforeseen illness, injury or death of insured or insured's family member

The Plan contains additional perils. Additional terms apply to all perils described above. The perils for Trip Cancellation are not identical to the perils for Trip Interruption.

*Conditions for eligibility: Plan must be purchased within 15 days of the date the insured's initial trip payment is received, and cancellation must be no later than 2 days prior to the scheduled departure date of the trip. This Optional Cancel for Any Reason Benefit does not cover failure of the Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

**Conditions for eligibility: Plan must be purchased within 15 days of the date the insured's initial trip payment is received, and interruption must be at least 48 hours after the actual scheduled departure date of the trip.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000et.al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. The plans also contain non-insurance Travel Assistance Services provided by On Call International. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact IMT Services, LLC; 100 Commerce Drive, Warwick, RI 02886; 401-773-9200; licensing@insuremytrip.com; CA License No. 0F23551

Academic Explorer Travel Protection Program

CFAR/IFAR

FREQUENTLY ASKED QUESTIONS



- What is optional Cancel for Any Reason (CFAR)?
- What is optional Interruption for Any Reason (IFAR)?
- What is the eligibility for purchasing CFAR?
- What is the eligibility for purchasing IFAR?
- Can an Academic Explorer plan have only one selection of CFAR or IFAR, or does it need to include both?
- What does the initial trip payment mean?
- What does 'non-refundable insured Trip Cost' mean?
- When can I cancel using CFAR?
- When can I interrupt using IFAR?

CFAR/IFAR Frequently Asked Questions

What is optional Cancel for Any Reason?

Optional Cancel for Any Reason* (CFAR) is a coverage that can be added onto an Academic Explorer plan which will allow the traveler to cancel their trip no later than 2 days before their departure date for any reason that is not already included in the plan and receive 75% back of the pre-paid non-refundable trip costs that were insured. CFAR has an additional cost and is available in most states and when certain conditions are met.*

What is optional Interruption for Any Reason?

Optional Interruption for Any Reason** (IFAR) is a coverage that can be added onto an Academic Explorer plan which will allow the traveler after they have departed and are on their trip to interrupt and return home for any reason that is not already included in the plan and receive 75% back of the unused pre-paid non-refundable land and water travel arrangements you purchased for your trip that were insured. IFAR can be used at least 48 hours after the actual scheduled departure date of the trip. IFAR has an additional cost and is available in most states and when certain conditions are met.**

What is the eligibility for purchasing CFAR?

To be able to add optional Cancel for Any Reason, the traveler needs to purchase an Academic Explorer plan within 15 days of the date the initial trip payment is received. The 15-day time sensitive window begins on the date the initial trip payment is received, and is calendar days, not business days. CFAR is not available in every state and will only show as an available option when quoting if it is available in the traveler's state of residence and the quote is made within 15 days of the initial trip payment date received. Please see plan documents for full details.

What is the eligibility for purchasing IFAR?

Adding optional Interruption for Any Reason to an Academic Explorer plan has the same eligibility as adding optional Cancel for Any Reason. The traveler needs to purchase an Academic Explorer plan within 15 days of the date the initial trip payment is received.

CFAR/IFAR Frequently Asked Questions

Can an Academic Explorer plan have only one selection of CFAR or IFAR, or does it need to include both?

A traveler can choose their Academic Explorer plan to have either CFAR or IFAR, or both. When viewing their quote, if the eligibility is met both options will show and the traveler can click to include one or both optional coverages, which will then add the additional plan cost for the selected option(s). Please note that adding both options will alter the listed additional plan cost.

What does the initial trip payment mean?

The initial trip payment is generally the very first time any money has been paid or deposited towards a trip. This date is important for optional Cancel for Any Reason and optional Interruption for Any Reason.

What does ‘non-refundable insured Trip Cost’ mean?

The Academic Explorer program specifically defines “payments or deposits” as ‘Payments or Deposits means the cash, check, or credit card amounts actually paid for Your Travel Arrangements. Certificates, vouchers, discounts and/or credits applied (in part or in full) towards the cost of Your Travel Arrangements are not Payments or Deposits as defined herein.’

A ‘non-refundable Trip Cost’ means a payment or deposit for your trip that is pre-paid or paid prior to the scheduled departure date (when you leave for your trip), which is completely non-refundable. This could be tuition, lodging (hotel/dorms), air fare, rail pass, etc.; anything that is paid for prior to starting the trip and if the traveler had to cancel would be unable to recoup and lost.

When can I cancel using CFAR?

Optional Cancel for Any Reason can be used anytime no later than 2 days prior to the scheduled departure date of the trip to cancel for any reason that is not already included in the plan. A claim could then be filed for 75% of the pre-paid non-refundable trip cost that has been insured. For example, if a traveler decided they were afraid to travel to their destination a week before their scheduled trip, they could cancel and file a claim for 75% of their pre-paid non-refundable trip expenses to be refunded. If their air fare was fully refundable or not included in their total trip cost that they insured, they would not be able to include this in their claim.

CFAR/IFAR Frequently Asked Questions

When can I interrupt using IFAR?

Optional Interruption for Any Reason can be used if you interrupt your trip 48 or more hours after the actual scheduled departure date of the trip to return home for any reason that is not already included in the plan. A claim could be filed for 75% of the unused land or water travel arrangements portion of the insured trip amount to be returned to the insured traveler. For example, if a person was on their trip for 3 days and chose to interrupt and return home, they would not receive any refund for the 3 days of lodging they used and would be able to file a claim to receive 75% for the unused lodging expenses they insured that they would not be using due to the interruption for any reason.

Please be advised, this is intended as a guide and provides general information. Always review state specific plan documents for full details and eligibility regarding the Academic Explorer program.

Claims cannot be predetermined and are subject to review and verification upon being filed.

*Conditions for eligibility: Plan must be purchased within 15 days of the date the insured's initial trip payment is received, and cancellation must be no later than 2 days prior to the scheduled departure date of the trip. This Optional Cancel for Any Reason Benefit does not cover failure of the Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

**Conditions for eligibility: Plan must be purchased within 15 days of the date the insured's initial trip payment is received, and interruption must be at least 48 hours after the actual scheduled departure date of the trip. This benefit does not cover penalties associated with Travel Arrangements not provided by the Retail Travel Supplier for this Trip and failure of the Retail Travel Supplier to provide the agreed upon arrangements for Your Trip for any reason.

All coverage is in excess of any other collectible insurance or indemnity.

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Travel Protection Insurance - How to File a Claim

Insurance and Benefits:

- Up To 75% reimbursement of Non-Refundable Trip Cost *Subject to \$10,000 maximum*
 - CFAR must be purchased within 15 days of the date of the initial trip payment
 - ***Trip cancellation must be up to 48 hours or more prior to your scheduled departure***
- Up to 100% reimbursement of Non-Refundable Trip Cost for Trip Cancellation
- Up to 125% reimbursement of Non-Refundable Trip Cost for Trip Interruption

Covered reasons for the Trip Cancellation and Trip Interruption benefits:

- You or a Family Member's death, which occurs at least two days before departure
- You or a Family Member's covered Sickness or Injury, which occurs:
- Your primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster.
- Inclement weather that causes a complete cessation of at least 24 consecutive hours that prevents the traveler from reaching their destination.
- Security breach, civil disorder or riot occurs for at least 48 consecutive hours preventing the traveler from reaching their destination, departing on their trip, or continuing with the itinerary.
- Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary.

How to File Claims:

1. Visit <https://www.insuremytrip.com/travel-insurance-policies-and-claims/filing-a-claim/>
2. Click on the dropdown menu in the 'Select Provider' field and select the Insurer that your policy is with
3. Follow the steps provided

Reason for Cancellation or Delay	What to do	Maximum Benefit	
Sickness or Injury	1. IMMEDIATELY Call Travel Insured International 2. Obtain appropriate form needed 3. Give to your physician to complete 4. Upload all unused transportation tickets, official receipts, etc. to the Travel Insured portal	Trip Cancellation	100%
		Trip Interruption	125%
Trip Delay	1. Obtain specific dated documentation showing reason for delay 2. Keep all receipts from additional expenses incurred 3. Submit all documentation along with your Trip itinerary to the Travel Insured portal	Missed Connection (3 hours)	\$500
		Travel Delay (6 hours)	\$750 (\$150/day)
Medical Expenses	1. Obtain receipts from the providers of service, stating the amount paid and listing the diagnosis and treatment 2. Upload all documentation to the Travel Insured portal	\$25,000	
Baggage	1. Obtain a statement from the transportation provider (or a police report) showing Your Baggage was delayed or stolen 2. Provide copies of receipts for Your purchases 3. Upload all documentation to the Travel Insured portal	Baggage or personal effects	\$1,000 \$250 Per Item
		Baggage Delay (24 hours)	\$200