INSURANCE BENEFITS

YOUR FINANCIAL SECURITY

- **Trip Cancellation**: Can provide reimbursement when forced to cancel for reasons covered by the plan.
  - Including **Cancel for Work Reasons**: Trip Cancellation coverage for certain business-related reasons.
- **Trip Interruption**: Can provide reimbursement when you must interrupt your trip for reasons covered by the plan.
- **Missed Connection**: Can reimburse certain expenses if you are delayed for a covered reason and miss your cruise or tour departure.
- **Itinerary Change**: Can provide reimbursement for activities missed due to supplier’s itinerary change.
- **Travel Delay**: Coverage that can provide benefits if you are delayed while en route to or from or during your trip for reasons covered by the plan.
- **Cancel for Any Reason**: Provides Trip Cancellation coverage for any reason when the plan is purchased within 21 days of the date your initial trip deposit is received
- **Interrupt for Any Reason**: Provides Trip Interruption coverage for any reason.
- **Rental Car Damage**: Can cover damage to a rental car during the trip.
- **Change Fee**: Can reimburse the fees associated with a change to your air itinerary.
- **Reimbursement of Miles or Rewards Points**: Can cover penalty costs of putting miles or reward points back in the account they were removed from.

YOUR PERSONAL HEALTH & SAFETY

- **Accident & Sickness Medical Expense**: Can provide coverage when accident or illness strikes during the trip.
- **24-Hour Accidental Death & Dismemberment (AD&D)**: Can provide benefits if you suffer dismemberment or death as a result of an injury that occurs during the trip.
- **Emergency Medical Evacuation, Medical Repatriation, and Return of Remains**: If you suffer an unforeseen sickness/injury (that is acute or life-threatening) during your trip, this may cover the expenses to transport you to a medical facility or your primary place of residence. Coverage includes additional benefits (see plan for details).
- **Non-Medical Emergency Evacuation**: Can cover all reasonable expenses for your transportation to your primary place of residence or nearest place of safety for any covered non-medical event.

YOUR BAGGAGE & PERSONAL BELONGINGS

- **Baggage & Personal Effects**: Primary coverage that can provide benefits if covered bags or personal effects are lost, stolen or damaged.
- **Baggage Delay**: Can reimburse expenses for necessary items when your bags are delayed after your arrival at your destination (other than your return destination).

*Not available to residents of New York State. Additional terms apply and additional eligibility requirements must be met for this coverage to apply.

OPTIONAL COVERAGES

(Available at an additional cost)

- **Accidental Death & Dismemberment (Air Flight Only)**: Can provide benefits if you suffer dismemberment or death as a result of an air flight-related injury during your trip, up to the limit purchased.

- **Travel Benefits Upgrade**: Doubles the maximum benefit amounts for Trip Delay, Baggage Delay, Baggage & Personal Effects and Missed Connection.

WAIVER OF THE PRE-EXISTING MEDICAL CONDITIONS EXCLUSION

A Pre-Existing Medical Conditions waiver is available if purchased within stated number of days for your plan. You must insure the full non-refundable trip cost, and you cannot be disabled from travel at the time of purchase. Additional terms apply if other travel arrangements are subsequently added to your trip.

14-DAY “FREE LOOK”

If you are not satisfied for any reason, you may cancel your plan by giving the company or the agent written notice within the first to occur of the following: (a) 14 days from the effective date of your plan; or (b) your scheduled departure date. If you do this, the company will refund your plan cost provided no insured has filed a claim.
No matter how well you plan, travel holds the potential for unexpected events. Many travelers help prepare for the unexpected with non-insurance Assistance Services, which are accessible 24/7 by a toll-free call.

The non-insurance travel assistance feature provides a variety of travel related services. Some of the services offered include:

- Medical and non-medical evacuation arrangement
- Coordination of Repatriation of Remains
- Medical or legal referral
- Inoculation information
- Hospital admission guarantee
- Translation service
- Lost baggage retrieval
- Passport/visa information
- Emergency cash advance
- Bail Bond
- Prescription drug/eyeglass replacement

Worldwide Concierge Services
Restaurant referrals and reservations, ground transportation, event ticketing, tee time reservations, shopping assistance, procurement of hard-to-find items and floral services.

ID Theft Recovery Assistance
Cancellation of lost or stolen credit cards, place fraud alert on customer’s credit records with three major credit reporting agencies, cash advance and translation services when traveling, provide a guide detailing the steps to restore one’s identity.

Business Concierge Services
Assistance with business services and telephone and web conferencing, real-time weather travel delays, emergency travel arrangements.

For benefit limits and plan pricing, get a quote online at http://www.travelinsured.com/agency?agency=53810&p=TheTexasAandMUUniversitySystem

Coverages may vary and not all coverage is available in every state.

Insurance benefits are subject to exclusions and limitations, including an exclusion for pre-existing conditions. Coverages that are not primary are in excess of all other valid and collectible insurance or indemnity.

This document contains highlights of the plans. The plans include insurance benefits underwritten by the United States Fire Insurance Company and non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. California license #0F13223, 855 Winding Brook Drive, Glastonbury, CT 06033. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component can contact Travel Insured at 800-243-3174 or customercare@travelinsured.com.
Cancel For Any Reason/Interrupt For Any Reason (CFAR/IFAR)
Frequently Asked Questions

Administered by:

[Image of TRAVEL INSURED INTERNATIONAL]

Broker Services Provided By:

[Image of Gallagher]

Insurance | Risk Management | Consulting
How do I qualify for CFAR/IFAR coverage?

The CFAR benefit, available in the Worldwide Trip Protector Plus Plan, allows you to cancel your trip before a program/trip starts for any reason, as long as you cancel 48 or more hours prior to your scheduled departure date. You can cancel your trip and may recover up to 75% of your non-refundable trip cost. As a reminder, you must purchase your plan within 21 days of the date your initial deposit toward your trip is received in order to be eligible for this benefit (additional terms apply). The IFAR (Interrupt for Any Reason) benefit, which is also available in the Worldwide Trip Protector Plus Plan, allows you to interrupt your trip for any reason after you’ve departed as long as you interrupt the trip 72 hours or more after the actual trip departure date.

What can I do if I am afraid to travel due to the threat or fear of COVID-19?

If you cancel your trip due to the threat or fear of COVID-19, you will need to have a plan with CFAR (Cancel for Any Reason) coverage – the Worldwide Trip Protector Plus Plan. This is a time sensitive benefit - you must purchase your plan within 21 days of the date your initial deposit made toward your trip is received in order to be eligible for this benefit (additional terms apply).

CFAR coverage is up to 75% of the prepaid, nonrefundable trip cost. Trip cancellation must be 48 hours or more prior to your scheduled departure date. For a $0 trip cost there is no CFAR. This benefit is not available to residents of New York state.

What if my doctor recommends I don’t travel due to the threat or fear of COVID-19 impacting my overall health?

A cancellation due to your fear of contracting COVID-19, even if reasonable and supported by a physician’s note advising you or a traveling companion not to travel due to an underlying condition (or any other reason), would not be covered unless you purchased Cancel For Any Reason coverage (subject to the standard rules that apply to this coverage).

What does the CFAR benefit cover?

The CFAR benefit covers up to 75% of non-refundable trip payments or deposits provided:

1. The traveler purchases the plan within 21 days of the date your initial payment or deposit for the trip is received by the travel agent or other provider (i.e. your institution’s Study Abroad Department).
2. The traveler insures 100% of the prepaid, non-refundable trip costs that are subject to cancellation penalties or restrictions (travelers must include the total amount of their non-refundable trip costs under “Trip Cost” on the online enrollment form).
3. The traveler adds any additional trip cost incurred after the initial plan purchase within 21 days of the date of the newly incurred trip costs.
4. The traveler cancels the trip 48 hours or more before the scheduled trip departure date.

**What does the IFAR benefit cover?**

The IFAR benefit provides coverage if you interrupt your trip 72 hours or more after your actual departure date for any reason not otherwise covered by the plan. IFAR provides reimbursement of 75% of the total amount of coverage you purchased, to reimburse non-refundable land or water travel arrangements.

**What expenses should be included in the total trip cost?**

Any and all pre-paid, non-refundable trip expenses that would otherwise be forfeited if the trip was canceled or interrupted. These expenses can include housing/lodging, airfare, study abroad program fees, tuition, and tours/excursions.

**What if my College/University requires an application fee to review my application before I am accepted into the study abroad program? When does the timer start to purchase trip protection coverage?**

If the application fee is a separate fee to review the application (not a part of the trip cost), the date the application fee is paid does not trigger the 21-day window to purchase trip protection coverage.

**If I decide to switch programs, and as a result I have new travel dates and total trip costs, how do I adjust my coverage to reflect the new dates, trip cost, and subsequent travel protection cost?**

You can call Travel Insured International and the customer representative will help make the appropriate adjustments. All subsequent arrangements need to be insured within 21 days of making those arrangements in order to maintain eligibility for time-sensitive benefits, such as CFAR and IFAR.

**How do I add to my trip cost once travel protection coverage has already been purchased?**

You can log in to your Travel Insured profile to add non-refundable trip expenses to your coverage.
Is there a video explaining CFAR coverage?
Yes. To view a brief video explanation, click here.

What if I miss my flight due to coronavirus screenings at the airport?
Except for IFAR coverage (provided 72 hours or more have passed since your actual departure date), travel protection will not cover you if you miss your flight solely due to extra screenings at the airport for the coronavirus. Please allow extra time to get through security checkpoints. The missed connection benefit can reimburse up to $500 in certain unplanned losses and expenses, including the additional transportation cost to join your trip, when a 3-hour or more delay causes you to miss a cruise or tour departure.

What if my trip is delayed?
The trip delay benefit can reimburse up to $200 per day for unused pre-paid expenses and for reasonable hotel and meal costs (among others) when you are delayed 6 hours or more, up to a maximum benefit limit of $1,000.

What if the country I am traveling to has a travel warning or advisory?
A warning or advisory issued by the State Department for any country is not a covered reason for trip cancellation or interruption. However, the CFAR/IFAR benefits would apply if you wish to cancel or interrupt your trip due to a travel warning or advisory.

What if my study abroad trip is cancelled/interrupted by my College/University?
If your Study Abroad trip is cancelled or interrupted due to an institutional decision made by campus administrators, you can file a CFAR/IFAR claim (as applicable) to receive reimbursement of up to 75% of the non-refundable trip cost.

I am no longer taking my trip. Do you offer a voucher to use my protection plan for a new or rescheduled trip?
Due to unique circumstances surrounding COVID-19, Travel Insured is permitting all insured travelers whose trips have been affected by the virus to change the travel dates on their plan to cover a new or rescheduled trip (provided you are no longer taking the impacted trip due to COVID-19).

If you know your new dates of travel, we will update your protection plan to reflect the new
dates. If you do not know your new travel dates yet, we will hold your plan voucher for future use. The future or rescheduled departure date must be within 2 years of your original departure date.

Please fill out this form if you are requesting a protection plan voucher.

**How do I start a claim with Travel Insured?**

You can start a claim easily online by visiting your institution’s unique Travel Insured website and logging into your profile. After Travel Insured is notified of a loss/claim, we will send out claim forms to be completed by you (the plan holder), along with a step by step list of items that are needed to review the claim. For more information on the claims process, click here.

**What does Travel Insured International require for CFAR/IFAR proof of claims?**

While Travel Insured would not need a “reason” for the cancellation/interruption, we would still want to know the reason why to make sure it is not actually a covered reason that could be reviewed for full reimbursement, and we will need to confirm that the amount of non-refundable trip expenses being claimed is accurate. Travel Insured International would need trip invoices, cancellation invoices, refund information, and proof of payments supporting the amount being claimed.

*This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series 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 C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. 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 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. Your travel retailer maybe compensated for the purchase of a plan.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 Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 800-243-3174; customercare@travelinsured.com; California license #013223.