

IMPORTANT INTERNATIONAL TRAVEL INFORMATION for STUDENTS and PARENTS

Chapman University is pleased to announce a new initiative to improve our student travel opportunities. We have made arrangements through Arthur J. Gallagher & Co. and Travel Insured International for you to purchase trip cancellation and interruption insurance plans underwritten by United States Fire Insurance Company to help protect your financial investment in your academic travel plans.

This relationship provides coverage for students who engage in travel as part of their studies, whether for credit or not.

The Trip Cancellation and Interruption plan is designed to offer you financial protection in the event you must unexpectedly cancel or interrupt your educational trip for a covered reason. You are not required to buy this coverage and if you choose to buy coverage, you may use this insurer or any insurer of your choice.

Here is a brief description of the coverage that this plan provides to help reimburse you for non-refundable trip costs and tuition (please contact Travel Insured International for Education at 855-752-8303 for more detailed information):

WorldWide Trip Protector Platinum Trip Plan

Provides trip cancellation and interruption benefits in the event of loss from unforeseen sickness, injury or death (of the traveler or a non-traveling family member), hijackings, labor strikes, weather, natural disasters, terrorism, the issuance of a U.S. State Department or Center for Disease Control (CDC) Warning at the region of destination, student pregnancy, or you or your parents lose employment. Additional benefits provided include lost baggage, baggage delay, and trip delay.

Cancellation/Interruption For Any Reason are also available options through this program. These benefits offer coverage for cancellation and interruption for reasons outside of those listed above, must be purchased within 21 days of the initial trip payment, and all eligibility requirements must be met. Reimbursement under these benefits is up to 75% of the pre-paid non-refundable trip cost and tuition (Interruption for any reason covers up to 75% of non-refundable costs).

Premiums for these plans are based on total program costs and are competitively priced. These plans also provide access to 24-hour emergency assistance.

We recommend that each of our students who enrich his or her program of studies through a travel experience consider enrolling in the insurance program. You may access this program and secure a quote online at <http://www.travelinsured.com/agency?agency=53810&p=53810> . If you have questions, you may contact Travel Insured International Groups Desk at 855-752-8303.

You can also purchase insurance for personal travel in connection with or separate from your studies through an agreement with Travel Insured International. Please visit the link above to find plans.



WORLDWIDE TRIP PROTECTOR PLATINUM

For Digital Use Only

SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Benefit	Maximum Benefit Amount
Trip Cancellation**	up to 100% of Trip Cost*
Trip Interruption***	up to 150% of Trip Cost*
Trip Delay - 3 hours	up to \$2,000 (\$200/day)
Missed Connection	up to \$1,000
Medical Evacuation and Repatriation of Remains	up to \$1,000,000
Political or Security Evacuation and Natural Disaster Evacuation	up to \$150,000
Baggage and Personal Effects	up to \$2,500 (\$250/article)
Baggage Delay - 3 hours	up to \$750
Accident & Sickness Medical Expense	up to \$500,000
Dental Expense sublimit	up to \$750
24-Hour Accident Death & Dismemberment Other Than Air Flight	up to \$10,000
Non-Insurance Travel Assistance Services	Included



Travelinsured.com

[Click here for important disclaimers](#)

*Up to the lesser of the Trip Cost paid or the limit of coverage on your confirmation of coverage

**Not applicable when \$0 Trip Cost displayed on Your confirmation of coverage

***\$500 Return air ticket cost only if \$0 Trip Cost displayed for Trip Cancellation on Your confirmation of coverage

1 Must be purchased within 21 days of the date your initial trip payment or deposit is received. Additional terms apply.

Optional bundles come at an additional cost.

Coverage and maximum amounts may vary and may not be available in all states. See the plan document for full details.

WORLDWIDE TRIP PROTECTOR PLATINUM

OPTIONAL BENEFIT BUNDLES & UPGRADES



Benefit	Maximum Benefit Amount
CANCEL AND INTERRUPT FOR ANY REASON BUNDLE¹	
Cancel For Any Reason**	up to 75% of non-refundable insured Trip Cost*
Interruption For Any Reason**	up to 75% of non-refundable insured Trip Cost*
RENTAL CAR DAMAGE AND THEFT COVERAGE	
Rental Car Damage And Theft Coverage	up to \$50,000
PET BUNDLE	
Trip Cancellation**	up to 100% of non-refundable insured Trip Cost*
Trip Interruption***	up to 150% of non-refundable insured Trip Cost*
Pet Kennel	up to \$50 per day up to a maximum of \$500
Pet Travel Medical Expense	up to \$1,000
Pet Return	up to \$1,000
HOTEL & AMUSEMENT & THEME PARK BUNDLE	
Change Fee	up to \$250
Travel Inconvenience	up to a maximum of \$150 (\$50/inconvenience)
CRUISE BUNDLE	
Trip Cancellation**	up to 100% of the non-refundable insured Trip Cost*
Trip Interruption***	up to 150% of the non-refundable insured Trip Cost*
Additional Trip Interruption	up to \$500
Itinerary Change	up to \$500
Travel Inconvenience	up to a maximum of \$1,000 (\$500/inconvenience)
Baggage Delay	up to \$1,750
FLIGHT BUNDLE	
Trip Cancellation**	up to 100% of the non-refundable insured Trip Cost*
Trip Interruption***	up to 150% of the non-refundable insured Trip Cost*
Change Fee	up to \$250
Frequent Traveler Reward	up to \$250
Travel Inconvenience	up to \$750 (\$250/inconvenience)
Air Flight Only Accidental Death & Dismemberment	up to the limit purchased
BAGGAGE BUNDLE	
Baggage and Personal Effects	up to \$2,500 (\$250/article)
Sports Equipment, Golf Equipment, Business Equipment	Included
EXTREME SPORTS MEDICAL UPGRADE	
Accident & Sickness Medical Expense Adventure or Extreme Activities	Included



Gallagher

Insurance | Risk Management | Consulting

Cancel For Any Reason/ Interrupt For Any Reason (CFAR/IFAR)

Frequently Asked Questions

What is CFAR coverage?

The CFAR benefit, available in the **Worldwide Trip Protector Platinum Plan** allows you to cancel your trip before a program/trip starts for any reason, as long as you cancel 48 hours or more prior to your scheduled departure date. CFAR provides reimbursement up to 75% of your nonrefundable trip cost (for a \$0 trip, there is no CFAR).

Please note: This benefit is not available to residents of New York state.

What does IFAR cover?

The IFAR benefit, available in the **Worldwide Trip Protector Platinum Plan**, 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 cover nonrefundable land or water travel arrangements (for a \$0 trip, there is no IFAR).

Please note: This benefit is not available to residents of New York state.

How do I qualify for CFAR/IFAR?

The CFAR/IFAR benefit covers up to 75% of nonrefundable trip payments or deposits provided:

The traveler purchases the plan within 21 days of the date of your initial payment or deposit for the trip is received by the travel agent or other provider (e.g., your institution's study-abroad department).

The traveler insures 100% of the prepaid nonrefundable trip costs that are subject to cancellation penalties or restrictions (travelers must include the total amount of their nonrefundable trip costs under "Trip Cost" on the online enrollment form).

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.

The traveler cancels the trip **48 hours or more** before the scheduled trip departure date, or the traveler interrupts the trip **72 hours or more** after the departure date.

Will CFAR cover my expenses if I am afraid to travel due to the threat or fear of COVID-19?

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

What if my doctor recommends that I don't travel due to the threat or fear of COVID-19 impacting my overall health? Do I still need CFAR/IFAR?

Yes. 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 CFAR coverage.

What expenses should be included when calculating the total trip cost?

Any and all prepaid nonrefundable trip expenses that would otherwise be forfeited if the trip was canceled or interrupted should be included in the total trip cost. These expenses could include housing/lodging, airfare, study-abroad program fees, tuition and tours/excursions.

When does the 21-day timer start?

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. The 21-day timer starts as soon as a traveler incurs a nonrefundable trip expense such as a deposit for a study abroad program fee.

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?

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 CFAR/IFAR eligibility.

Customer Care: 855.752.8303

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

Log in to your Travel Insured profile to add nonrefundable trip expenses to your coverage. The 21-day timer starts over every time you purchase a new nonrefundable trip cost. See the following examples.

Today: I pay my \$500 nonrefundable trip deposit to XYZ University for my \$5,000 study-abroad trip but it doesn't include my airfare. I have 21 days from today to insure my \$5,000 study-abroad program fee.

Two weeks later: I buy my airfare on my own. If I want to insure my airfare, I would need to log back into the account I already created, add my airfare, and pay an additional premium. The 21-day timer starts again once I purchase my flight.



Will CFAR/IFAR benefits apply if the country I am traveling to has a travel warning or advisory?

Yes. A warning or advisory issued by the State Department for any country is not traditionally 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.

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.

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

While Travel Insured would not need a justification 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; we would also need to confirm that the amount of nonrefundable 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.