

IMPORTANT INTERNATIONAL TRAVEL INFORMATION for STUDENTS and PARENTS

March 15, 2021

Chapman University is pleased to announce an initiative to help reduce the financial risk associated with cancellation of travel plans. We have arranged through Arthur J. Gallagher & Co. and Travel Insured International for you to purchase ***Trip Cancellation and Interruption for Any Reason insurance plans*** underwritten by Crum & Forster. These plans help to protect your financial investment in your academic travel plans including study abroad program fees, airfare, housing, and any other pre-paid, non-refundable activities, excursions or events.

It is important to understand that basic Trip Cancellation insurance allows you to cancel your travel plans and provides insurance benefits for specifically scheduled/listed reasons. For example, you might get a full refund if you, a family member or a traveling companion gets sick before your trip and you have a doctor's note to validate your claim.

Cancel for Any Reason (CFAR) coverage is an optional enhancement to basic Trip Cancellation insurance, and will provide reimbursement for cancellation for any reason, including COVID-19, which is not covered under the basic plan. This benefit is time-sensitive and has other eligibility requirements, so not all travelers will qualify. Please be sure to read the plan details carefully before purchasing.

The insurance program provides coverage for students who engage in travel as part of their studies, whether for credit or not. 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:

Worldwide Trip Protector

Provides Trip Cancellation and Trip Interruption benefits in the event of loss **for any reason**. There are 32 "covered reasons" for Trip Cancellation, which provide a traveler with up to 100% reimbursement of non-refundable trip expenses. Additionally, there are 29 "covered reasons" for Trip Interruption, which provide a traveler with up to 150% reimbursement of non-refundable trip expenses. Some common "covered reasons" are sickness or injury, pregnancy or childbirth, attending childbirth, traffic accident en route to departure, inclement weather, quarantine, jury duty, theft or issues with visa/passport, among many others.

If the reason for cancellation or interruption of a trip is anything other than the "covered reasons" then the policy provides up to 75% reimbursement of non-refundable trip costs under the Cancel for Any Reason & Interruption for Any Reason benefits. Additional benefits provided include lost baggage, baggage delay, trip delay, and some limited quarantine coverage in the event a traveler tests positive for COVID-19 and is required by a medical professional to quarantine in a hotel room.

Plan costs are based on total program costs to be insured, traveler's age, and trip duration. The plan is competitively priced for student-age travelers. This plan also provides 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. Again, all Chapman students and employees may access this program and secure a quote online at this [Chapman-specific webpage](#). If you have questions, you may contact customer service by calling 1-800-243-3174.

[Click Here For Quote](#)

WORLDWIDE TRIP PROTECTOR

[Click Here](#)
For Quote



SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES

Benefit	Maximum Amount
Trip Cancellation**	100% of Trip Cost*
Trip Interruption***	150% of Trip Cost*
Trip Delay - 3 hours	\$1,500 (\$200/day)
Change Fee	\$250
Itinerary Change	\$500
Frequent Traveler Reward	\$250
Single Supplement	Included
Missed Tour or Cruise Connection - 3 hours	\$500
Pet Kennel	\$500 (\$50 per day)
Medical Evacuation and Repatriation of Remains	\$1,000,000
Political or Security Evacuation and Natural Disaster Evacuation	\$150,000
Baggage and Personal Effects	\$1,000 (\$250 per article)
Baggage Delay - 3 hours	\$500
Accident & Sickness Medical Expense	\$100,000
<i>Dental Expense</i>	\$750
24-Hour Accident Death and Dismemberment (AD&D)	\$10,000
Non-Insurance Travel Assistance Services	Included

OPTIONAL UPGRADE BENEFITS

Available for an additional cost.

Optional Benefit	Maximum Amount
Cancel for Any Reason***1	75% of Trip Cost*
Interruption for Any Reason**1	75% of Trip Cost*
Event Ticket Registration Fee Protection	\$1,000
Rental Car Damage and Theft Coverage	\$50,000
Travel Inconvenience	\$750 (\$250 per each)
Travel Inconvenience - Bed Rest	\$4,000
Baggage & Personal Effects - Electronic Equipment	\$2,000
AD&D Air Flight Only	Up to limit purchased

*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

+ Cancel for Any Reason must be added at the time of original plan purchase.

1 Must be purchased within the time sensitive period. Additional terms apply.



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A CRUM & FORSTER COMPANY

**Travel Relaxed. Travel Secure.
Travel Insured.**

General Exclusions and Limitations for Insurance Benefits

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, Family Member, or Service Animal scheduled and booked to travel with You.

The following exclusion(s) appl(y)(ies) to the Trip Cancellation and Trip Interruption.

We will not pay for any loss or expense caused due to, arising or resulting from a Pre-Existing Medical Condition, as defined in the plan.

The following exclusions apply to the Medical Expense benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. routine physical examinations or routine dental care;
2. traveling for the purpose or intent of securing medical treatment or advice;
3. Elective Treatment and Procedures;
4. Normal pregnancy (except Complications of Pregnancy) or childbirth, except as specifically covered under Trip Cancellation or Trip Interruption or elective abortion;
5. a Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect;
6. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
7. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits.

We will not pay for any loss or expense caused due to, arising or resulting from:

1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;
2. being under the influence of drugs or narcotics, unless administered upon the advice of a Physician as prescribed;
3. activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. war or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war;
5. the commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
6. directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
8. a loss or damage caused by detention, confiscation or destruction by customs.

Pre-Existing Medical Condition Exclusion Waiver

The Pre-Existing Condition Exclusion will be waived if you purchase the protection plan within the Time Sensitive Period and you are medically able and not disabled from travel at the time you purchase the plan, based on the assessment of a physician.



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This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. 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 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: P.O. Box 6503, Glastonbury, CT 06033; 800-243-3174; customercare@travelinsured.com; California license #013223.

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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 Plus 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 Plus 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 Plus 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.

What if I miss my flight due to COVID-19 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 COVID-19. Please allow extra time to get through security checkpoints.



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.

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.

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 two 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.

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.