

Student Travel Protection



PURCHASED ON YOUR BEHALF: STUDENT PROTECTION PLAN

This plan has been purchased on your behalf as part of your trip.

SCHEDULE OF INSURANCE COVERAGE AND OTHER SERVICES

<u>Benefit</u>	<u>Maximum Benefit Amount</u>
Trip Cancellation	Trip Cost*
Trip Interruption	150% of Trip Cost
Travel Delay – 6 hours	\$750 (\$150/day)
Missed Connection – 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay – 24 hours	\$300
Non-Medical Emergency Evacuation	\$150,000
Accident & Sickness Medical Expense	\$25,000
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Non-Insurance Worldwide Emergency Assistance Services	Included

* Subject to the maximum benefit amount of \$10,000.

PRE-EXISTING CONDITIONS: The plan that we purchased on your behalf contains a Pre-Existing Conditions Exclusion Waiver. This means that the exclusion for pre-existing conditions will be waived as long as you were not disabled from travel when we purchased coverage on your behalf.

OPTIONAL: STUDENT DELUXE PLAN WITH CFAR

You have the option to upgrade your Student Protection Plan by purchasing the Student Deluxe plan which adds the Cancel for Any Reason (CFAR) benefit to the benefits already outlined above in the Student Protection Plan.

If you would like to purchase the Cancel for Any Reason benefit, please send the additional payment as outlined in the chart below and you will be issued a separate plan based on your state of residence.

<u>Benefit</u>	<u>Maximum Benefit Amount</u>
Cancel for Any Reason (CFAR)	75% Trip Cost**

Cost of Trip	Additional Plan Cost	Cost of Trip	Additional Plan Cost
\$1-\$200	\$9.00	\$4,001-\$4,500	\$90.75
\$201-\$400	\$12.75	\$4,501-\$5,000	\$100.75
\$401-\$600	\$15.75	\$5,001-\$5,500	\$111.75
\$601-\$800	\$18.75	\$5,501-\$6,000	\$122.25
\$801-\$1,000	\$22.50	\$6,001-\$6,500	\$132.75
\$1,001-\$1,500	\$30.75	\$6,501-\$7,000	\$142.50
\$1,501-\$2,000	\$40.50	\$7,001-\$7,500	\$153.00
\$2,001-\$2,500	\$51.00	\$7,501-\$8,000	\$163.50
\$2,501-\$3,000	\$60.75	\$8,001-\$8,500	\$174.75
\$3,001-\$3,500	\$70.50	\$8,501-\$9,000	\$185.25
\$3,501-\$4,000	\$81.00	\$9,001-\$10,000	\$195.75

The above are for rates up to 30 days - for each day over 30 add \$3 per person per day. The rates are for the plan which includes insurance and non-insurance services.

CFAR coverage is up to 75% of the nonrefundable trip cost (subject to \$10,000 maximum). CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR is available if purchased at the time of original plan purchase and with, or before your final payment for your trip, and you paid your Travel Supplier for the full cost for all non-refundable trip costs for your trip prior to your cancellation of your trip. For \$0 Trip Cost there is no CFAR. **This benefit is not available to residents of New York State.

GENERAL LIMITATIONS AND EXCLUSIONS

Insurance benefits are not payable for any loss 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 to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating in skydiving or parachuting, hang gliding or bungee cord jumping; 7. piloting or learning to pilot or acting as a member of the crew of any aircraft; 8. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 9. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 10. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 11. dental treatment (except as coverage is otherwise specifically provided in the Plan); 12. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 13. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 14. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 15. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 16. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances.

PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document 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: P.O. Box 6503, Glastonbury, CT 06033; 844-440-8113; customer@travelinsured.com; California license #0113223.

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