



TRIP PROTECTION INSURANCE FOR STUDY ABROAD PROGRAMS

To protect the student's pre-paid non-refundable Trip Costs, AIFS Abroad strongly recommends that students purchase a separate trip protection insurance policy with standard Trip Cancellation/Interruption benefits as well as the option to include Cancel For Any Reason (CFAR), Interrupt For Any Reason (IFAR), or both, as offered by Travel Insured International (TII). TII's **Worldwide Trip Protector Plan** also has a **14-day "Free Look" period**.

Benefits Included in the TII Worldwide Trip Protector Policy

- **Travel Delay:** May provide benefits (i.e. reimbursement of lodging, food and other reasonable expenses) if the student is delayed by quarantine, Natural Disaster or other covered reasons.
- **Trip Cancellation:** May provide reimbursement (up to 100% of Trip Cost) when student is forced to cancel their Trip for quarantine, sickness or other reasons covered by the plan. (See "**Covered Reasons**" bullet point below.)
- **Trip Interruption:** May provide reimbursement (up to 150% of Trip Cost) when student must interrupt their Trip due to quarantine, sickness or other reasons covered by the plan. (See "**Covered Reasons**" bullet point below.)
- **Optional: Cancel For Any Reason (CFAR):** May provide reimbursement when student must cancel their Trip For Any Reason (up to 75% of non-refundable Trip Cost).
- **Optional: Interrupt For Any Reason (IFAR):** May provide reimbursement when student must interrupt their Trip For Any Reason (up to 75% of non-refundable Trip Cost).

Important Details To Consider:

- **Covered Reasons for standard Trip Cancellation and Trip Interruption benefits:** Sickness or Injury; Normal Pregnancy or Childbirth; Mental Nervous or Psychological Condition; Bankruptcy/Default; Traffic Accident en Route to Departure; Destination Evacuation; Strike; Inclement Weather; Home or Destination Uninhabitable; Divorce or Legal Separation; NOAA Hurricane Warning at Destination; Hijack/Quarantine; Jury Duty/Subpoena/Court Order; Military Duty for Natural Disaster; Military Leave Revocation; Host Unable to Provide Accommodations; Terrorist Incident; Theft of Passport/Visas; Felonious Assault; Travel Alert Warning; Transfer of Employment; Employer Termination; School Year Extension; Required to Work; Employer Merger/Acquisition; Place of Employment Unsuitable for Business; Child Adoption; Issues Obtaining Visa/Passport; Destination Wedding; 50% or more Trip Loss; Death; subject to the terms of the plan
- **Standard Trip Cancellation/Trip Interruption can be purchased at any time before departure:** Trip Cancellation coverage begins at 12:01 a.m. on the day after purchase and ends when the Trip departs/starts. Trip interruption coverage begins the date and time the student departs on their first travel arrangement and ends when the Trip is over.
- **Covered Reasons for Optional CFAR/IFAR:** Cancellations and Interruptions are covered when a student must cancel or interrupt their Trip for any reason including fear of contracting Covid-19; subject to terms of the plan. The Trip must still be running in order for the CFAR or IFAR claim to be eligible for reimbursement.
- **CFAR/IFAR must be purchased within 21 days of the date when the initial deposit/payment is made**, and the student must also insure any subsequent travel arrangements added to their trip within 21 days of the initial deposit/payment. CFAR coverage begins at 12:01 a.m. on the day after purchase until 48 hours before the Trip departs/starts. IFAR coverage begins 72 hours after the date and time the student departs on their first travel arrangement and ends when the Trip is over.
- **IFAR is not available to residents of New York State.**

Estimated Costs*:

Program Location, Duration & Cost*	Worldwide Trip Protector	Worldwide Trip Protector with optional CFAR Coverage	Worldwide Trip Protector with optional IFAR Coverage	Worldwide Trip Protector with optional CFAR + IFAR Coverage
12-weeks Semester Program in Florence + Airfare (\$9,500)	\$919	\$1,148	\$971	\$1,200
4-weeks Summer Program in Barcelona + Airfare (\$6,000)	\$313	\$451	\$344	\$482

*Prices vary based on several factors including Trip location, duration, cost, age, state, etc. California and age 20 were used in above quote.



To View the Plan Document, Get a Quote or To Purchase a Policy:

<https://www.culturalinsurance.com/academic-trip-protector-insurance-program.asp>