



# Academic Explorer Program Overview

## What is it?

A travel protection program designed to protect the financial investment made by students, faculty staff, and chaperons traveling for domestic and study abroad trips which includes trip cancellation and interruption for unforeseen, covered perils.

## Who is eligible?

The products are available to U.S. citizens and foreign nationals residing in the U.S., up to 90 years old.

## What are the travel eligibility requirements?

The products can accommodate trip lengths up to 365 days.  
In addition, business travel for institutions and educational tour organizations are permitted.

## How is the program marketed?

InsureMyTrip supplies a custom weblink for an organization to distribute to their participants, which provides the specific plan selected by the organization. This link enables the participant to review, and purchase coverage on a voluntary basis. The participant receives a confirmation of plan purchase along with a plan document via email.

## Who is the underwriter?

The travel insurance included with the program is underwritten by United States Fire Insurance Company.



A UNISON RISK ADVISORS Company

# Academic Explorer Adventurer Plan

This plan covers school-sponsored domestic and international travel for K-12 private and public, and higher education.

Travel Arrangement Protection	Maximum Benefit Amount
Trip Cancellation	up to 100% of Trip Cost
Optional Cancel for Any Reason*	75% of non-refundable insured Trip Cost
Trip Interruption	up to 125% of Trip Cost
Trip Delay - 6 Hours	up to \$500 (\$150 per day)

Protection For Belongings	Maximum Benefit Amount
Baggage & Personal Effects	\$1,000 subject to per item maximum of \$250
<i>Special Limitations</i>	\$500 combined maximum for all items
Baggage Delay - 12 Hours	up to \$200

## Non-Insurance Assistance Services *Included*

\*Conditions for eligibility: Plan must be purchased within 15 days of the date the insured's initial trip payment is received, all non-refundable trip costs must be insured (subsequent travel arrangements must be insured within 15 days of payment), and cancellation must be no later than 2 days prior to the scheduled departure date of the trip.

All coverage is in excess of any other collectible insurance or indemnity.

## Plan Highlights

Cancel for any Reason (CFAR) available in most states and certain conditions are met\*

Gives the insured flexibility to cancel their trip up to two days prior to departure in the event there is fear of travel related to COVID-19

Tuition that is part of the prepaid, non-refundable cost of the trip can be insured

## Trip Cancellation & Interruption Peril Highlights

U.S. State Department travel warning Level 3 or higher occurs within 30 days of the departure date or during the trip in a city on the insured's itinerary

A terrorist incident occurs within 30 days of the scheduled departure date or during the trip in a city listed on the scheduled itinerary

Security breach, civil disorder or riot occurs for at least 48 consecutive hours preventing the insured from reaching their destination, departing on their trip, or continuing with their itinerary during the trip

Natural disaster (including wildfire) making either the insured's primary residence or accommodations at the destination uninhabitable or inaccessible within 30 days of the scheduled departure date or during the trip

Inclement weather that causes a complete cessation of at least 24 consecutive hours of the insured's common carrier that prevents the insured from reaching their destination

Unforeseen illness, injury or death of insured or insured's family member

The Plan contains additional perils. Additional terms apply to all perils described above. The perils for Trip Cancellation are not identical to the perils for Trip Interruption.

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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 T7000et.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 On Call International. 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 be compensated for the purchase of a plan and 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. 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 IMT Services, LLC; 100 Commerce Drive Warwick, RI 02886; 401-773-9200; licensing@insuremytrip.com; CA License No. 0F23551