

Academic Explorer

DISCOVERER

Travel Protection Plan



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PLAN OVERVIEW

What is Academic Explorer Discoverer?

A travel protection plan 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 Academic Explorer Discoverer plan is available to U.S. citizens and foreign nationals residing in the U.S., up to 90 years old.

What trips can be insured?

The Academic Explorer Discoverer plan can accommodate trip lengths up to 365 days. In addition, business travel, like conferences, for faculty and educational tour organizations are permitted.

How can the plan be purchased?

InsureMyTrip provides a custom weblink for an organization to distribute to their travelers. This link enables the traveler to review and purchase coverage on a voluntary basis. The traveler receives a confirmation of plan purchase which includes a link to the plan document via email.

Who is the underwriter?

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



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PLAN DETAILS



This plan covers domestic and international travel through educational travel providers engaged in academic travel, K-12 private and public, and higher education. This Plan includes some additional covered perils that allow you to cancel or interrupt your trip due to the shutdown of an airport or the theft of travel documents *(if all requirements are met)*.

Travel Arrangement Protection	Maximum Benefit Amount
Trip Cancellation	up to 100% of Trip Cost
Optional Cancel for Any Reason*	75% of Trip Cost
Trip Interruption	up to 125% of Trip Cost
Optional Trip Interruption for Any Reason**	75% 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
Baggage Delay - 12 Hours	up to \$200

Non-Insurance Assistance Services	Included – Provided by On Call International

*Plans with optional benefit must be purchased at or before final trip payment due date and cancellation must be no later than 2 days prior to the scheduled departure date of the trip. Additional terms and cost apply. Not available in NY.

**Plans with optional benefit must be purchased at or before final trip payment due date and interruption but be at least 48 hours after the actual scheduled departure date of the trip for any reason not otherwise covered by the plan. Additional terms and cost apply. Not available in NY.

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

Plan Highlights

Cancel for Any Reason (CFAR) available in most states if certain conditions are met*

- Gives the insured flexibility to cancel their trip up to two days prior to trip departure for any reason not already covered by the plan, such as there is fear of travel related to COVID-19

Interruption for Any Reason (IFAR) available in most states if certain conditions are met**

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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