

Description of Coverage:

Program/Trip Cancellation:

If your trip is cancelled outright and deemed as covered under the policy by the Insurance Company, Insurance Company will reimburse you up to a maximum of \$4500.00 if you are prevented from taking your trip for any of the following covered reasons that take place after the Effective Date: Sickness, Accidental Injury or death; Being quarantined*, required to serve on a jury, subpoenaed; Natural Disaster; Terrorist Attack; Strike; Breakdown of Common Carrier.

**Quarantine coverage is limited up to 14 days maximum and \$150.00 per day maximum for food, lodging and transportation.*

Example: If you have purchased your airline ticket to come to the U.S. and have paid your program fees, and you are unable to come to the U.S. for any of the above stated reasons, the insurance company will reimburse fees you have paid toward your plane ticket (if it is non-refundable) and program fees up to \$4500.00. (NOTE: Visa denial is not a covered reason).

Trip Delay:

Insurance Company will reimburse you up to \$4500.00 for Covered Expenses, on a one-time basis, if you are delayed in route to or from your trip for twelve (12) or more hours. You must be a ticketed passenger on a Common Carrier and must retain receipts.

Covered Expenses include charges incurred for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts.

This benefit is payable only for one delay of the insured's trip. Travel Delay must be caused by one of the following reasons: (a) Injury, Sickness or death of the Insured Person; (b) carrier delay; (c) lost or stolen passport, travel documents or money; (d) Natural Disaster; (e) the Insured being delayed by a traffic accident while in route to a departure; (f) hijacking; (g) unpublished or unannounced strike; (h) civil disorder or commotion; (i) riot; (j) inclement weather which prohibits Common Carrier departure; (k) a Common Carrier strike or other job action; (l) equipment failure of a Common Carrier; or (m) the loss of the Insured's and/or traveling companion's travel documents, tickets or money due to theft.

The Insured's Duties in the Event of Loss: The Insured must provide the insurance company with proof of the Travel Delay such as a letter from the airline, newspaper clipping, weather report, police report or the like and proof of the expenses claimed as a result of Trip Delay.

Program/Trip Interruption:

Insurance Company will reimburse you up to a maximum of \$4500.00 if your program is interrupted and **you must return to your home country** due to one of the following events that take place after the Effective Date and while you are active in your program: sickness, accidental Injury or death; being quarantined*, natural disaster; terrorist attack; strike; theft of passports, visas or event passes that has been reported to the local authorities, or program cancellation by Host Organization.

**Quarantine coverage is limited up to 14 days maximum and \$150.00 per day maximum for food, lodging and transportation.*

Example: If you are in the U.S. and your program is interrupted and you are required to return home for any of the above stated reasons causing you to lose time on your program, the insurance company will reimburse you up to \$4500.00 of fees you have paid toward your program and airline fees. Program fee reimbursement will be based on a pro-rata basis (For Example: if you are ½ way through your program and you have to return to your home country due to any of the above-mentioned reasons, the insurance company will only reimburse you for the time remaining on your program that you lost). Combined maximum payment up to \$4500.00.

Policy Exclusions:

Under Accidental Death and Dismemberment, Trip Cancellation, Trip Interruption, Trip Delay you will not be reimbursed for any of the following:

- Suicide, attempted suicide, or any intentionally self-inflicted injuries while sane or insane.
- War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war.
- Participation in any military maneuver or training exercise. Any loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two (2) months or less will not constitute service in the forces. Upon notice to insurance company of entering the armed forces, insurance company will return to you on a pro-rata basis for any premium paid, less any benefits paid, for any period during which You are in such service.
- Piloting or learning to pilot or acting as a member of the crew of any aircraft.
- Mental or nervous disorders, unless hospitalized.
- Participation as a professional in athletics. Semi-professional sports.
- Being under the influence of drugs or intoxicants, unless prescribed by a Physician. Physician cannot be a family member.
- Pregnancy and/or Childbirth.
- Commission or the attempt to commit a criminal act.
- Participating in skydiving; hang gliding; parachuting except parasailing; mountaineering; any race; bungee jumping; speed contest; (speed contest shall not include any of the regatta races;) scuba diving unless accompanied by a dive master and not deeper than thirty (30) feet; spelunking or caving; heli-skiing; extreme skiing.
- Accidental Injury or Sickness when traveling against the advice of a Physician. Physician cannot be a family member.

This policy does not refund SEVIS fee or embassy interview fee and does not cover any expenses should you be prevented from participation due to visa denial or border closures. Under these conditions, our normal refund policy will apply.