



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	<i>Included</i>
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*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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