

2023 – Where There Be Dragons Insurance Options Resident Programs (No Day Programs)

In order to help protect your investment in your program experience, we are offering a way for participants to purchase travel protection. Trip/Program costs become non-refundable after certain deadlines, but these protection plans provide a variety of levels of coverage should you need to cancel your enrollment for a reason covered by the plan purchased. Below are your options, though there may be other products on the market worth considering. In all cases, it is important to review all plans carefully as there are certain restrictions, exclusions and limitations that apply to all insurance coverages.

PURCHASING

Review plan information for all terms, conditions and exclusions, and buy your coverage using the appropriate links below:

www.activityinsurance.com

Student Deluxe Plan*

This plan has benefits for covered trip cancellations and interruptions, medical expenses and evacuations.

Cancel For Any Reason is optional and available for purchase at the individual level. CFAR coverage is up to 75% of the nonrefundable trip cost (subject to \$10,000 maximum). CFAR is available if purchased with or before your final payment for your trip. **This benefit is not available to residents of New York State.**

CFAR does not take effect until your entire non-refundable trip cost is paid to your travel supplier. If there are still deposits yet to be paid at the time you cancel your trip, CFAR will not apply.

If you purchase the plan but decline CFAR coverage at the time of plan purchase, you cannot add CFAR coverage at a later date – even if additional expenses are added to the trip/program.

Outside of CFAR terms, this plan does contain the following exclusion:

Benefits are not payable for any loss due to, arising or resulting from: a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You.

If you are interested in a plan without this exclusion, please visit: <https://www.aplusplans.com/index.php/consumer/portal/wtbd11>

Information on benefits, limits, and per-person rates can be found at this link:
https://www.travelinsured.com/docs/group/sd15cfar.pdf?sfvrsn=6fd33c81_30

***Student Deluxe Plan Terms:**

Student Deluxe Protection Plan SD15:

[General Plan Document](#)
[Plan Document for Alaska, Indiana, New Hampshire, New York](#)
[Plan Document for Kansas](#)
[Plan Document for Oregon](#)
[Plan Document for Montana](#)
[Plan Document for Texas](#)
[Plan Document for Massachusetts](#)
[Plan Document for Washington](#)

Student Deluxe Protection Plan SD15CFAR:

[General Plan Document](#)
[Plan Document for Alaska, Indiana, New Hampshire, New York](#)
[Plan Document for Kansas](#)
[Plan Document for Montana](#)
[Plan Document for Oregon](#)
[Plan Document for Texas](#)
[Plan Document for Washington](#)
[Plan Document for Massachusetts](#)

The failure of a program operator/travel supplier/camp to provide bargained for travel arrangements is not a covered reason for Trip Cancellation coverage. Rather, if your program operator/travel supplier/camp cancels your trip, the Trip Cancellation coverage can only reimburse the reissue fee charged by the airline for the tickets.

This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series 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 C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. 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 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. Your travel retailer maybe compensated for the purchase of a plan.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 Travel Insured: P.O. Box 6503, Glastonbury, CT 06033; 800-243-3174; customercare@travelinsured.com; California license #0113223.