



# Academic Explorer

# IMMERSION

Travel Protection Plan



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## PLAN OVERVIEW

### What is Academic Explorer Immersion?

A travel protection plan designed to protect the financial investment of students traveling to the United States for educational purposes which includes trip interruption for unforeseen, covered perils.

### Who is eligible?

A non-US resident who is Traveling to or in the United States on a valid J, F, M, or other qualifying temporary visa and is enrolled in an Educational Institution for an Academic Period outside their Home Country.

### What trips can be insured?

The Academic Explorer Immersion plan can accommodate higher educational travel to the United States for academic periods up to 365 days in length.

### 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?

Crum & Forster SPC



# PLAN HIGHLIGHTS

Optional Academic Period Interruption for Any Reason (IFAR) available if conditions are met\*

- Gives the insured the ability to interrupt their trip and receive up to 50% of their unused, pre-paid non-refundable tuition and accommodation expenses

Tuition that is part of the pre-paid, non-refundable cost of the trip can be insured for interruption.

# PLAN DETAILS



**This plan covers non-U.S. residents traveling to the United States for college, post-secondary, or higher educational period(s).**

Travel Arrangement Protection	Maximum Benefit Amount
Academic Period Interruption	up to 125% of non-refundable insured Tuition, Accommodations, Housing Expenses, and Additional Transportation Cost
Optional Academic Period Interruption for Any Reason*	50% of the unused, non-refundable insured Tuition and Accommodations
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>Items subject to Special Limitations</i>	\$500 combined maximum
Baggage Delay - 12 Hours	up to \$200

\*Plans must be purchased within 30 days of the insured's departure date of the trip and interruption must be at least 14 calendar days after the start of the Academic Period. Additional terms and cost apply, see full policy documents.

**Notice:** For further information on this Plan, visit <https://compare.insuremytrip.com/educational-travel-protection/>

Please keep this summary as a brief description of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of coverage are set forth in the Plan issued by InsureMyTrip. For a detailed plan description, exclusions, and limitations please view the plan on file with your school. The Policy contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster, SPC. The Policy will prevail in the event of any discrepancy between this Brochure and the Policy.

**Note:** This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.

**Privacy Statement:** We know that your privacy is important to you and we strive to protect the confidentiality of your non-public personal information. We do not disclose any non-public personal information about our insureds or former insureds to anyone, except as permitted or required by law. We maintain appropriate physical, electronic and procedural safeguards to ensure the security of your non-public personal information. You may obtain a detailed copy of our privacy policy by calling us at 877-266-0741 or by visiting us at <https://www.insuremytrip.com/about/privacy-policy/>

**Complaints:** In the event that you remain dissatisfied and wish to make a complaint you can do so to the Complaints team at 877-266-0741.

**Data Protection:** Please note that sensitive health and other information that you provide may be used by us, our representatives, the insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited, or no data protection laws). We have taken steps to ensure your information is held securely. Where sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use as set out above. Information we hold will not be shared with third parties for marketing purposes. You have the right to access your personal records.

By purchasing this insurance provided by Crum & Forster SPC, under the jurisdiction of the Cayman Islands, you become a member of the Fairmont Specialty Trust.