



REGISTRATION INSURANCE TOP TEN THINGS TO KNOW

It's important to realize the major differences between a traditional travel insurance policy and a registration insurance policy.

- 1 WORDING** It seems simple, but when researching insurance, look for policies that specifically mention "program."
- 2 EXPERIENCE & RELIABILITY** Be sure you work with a reliable provider who has years of experience insuring program participants.
- 3 CLAIMS PAYMENT HISTORY** Money talks. Work with a provider that has a proven track record of paying claims to program participants.
- 4 MEDICAL EXPENSES** Many medical providers utilized at a program are often considered out of network by a participant's health insurance plan. Program insurance can supplement a participant's health insurance plan.
- 5 U.S. AND NON U.S. RESIDENT** International participants at your program can make for memorable friendships. Be sure to work with a provider who can cover participants worldwide.
- 6 SPORTS EXCLUSIONS** Sports are an integral part of many programs. You'll want a plan that includes coverage for recreational sports.
- 7 EPIDEMIC EXCLUSIONS** Many travel insurance plans exclude coverage for epidemics and pandemics. Be sure to purchase a plan that covers these types of outbreaks.
- 8 PSYCHOLOGICAL EXCLUSIONS** Select a program insurance plan that does not have any psychological exclusion. This may cover anxiety, homesickness or other emotional conditions.
- 9 PRE-EXISTING CONDITIONS** Most generic travel insurance plans will only waive a pre-existing condition if the plan is purchased within 14 days of initial deposit. Program-specific plans often allow participants to waive a pre-existing condition as long as the insurance is purchased before the final payment for the program is made.
- 10 CANCEL FOR ANY REASON** Traditional travel insurance plans will only offer this coverage if it is purchased within two-weeks of initial deposit. Pick a plan that allows participants to obtain cancel for any reason coverage as long as the insurance is purchased before the final payment for the program is made.

Researching more about these plans and asking questions of the provider will help participants have more confidence when making the investment in a program. Participants should always review any specific registration insurance plan before purchasing.

CA License #0196377