

## Program Tuition/Travel Insurance\*

### Resident Camps Only – No Day Camps

Welcome your clients back with Cancel For Any Reason coverage (except NY Residents)

#### Partner Today:

- 1) Complete attached sign up form with your program dates
- 2) We will provide you links by program dates for your families to enroll!

Please see product flyer:

[https://www.travelinsured.com/docs/group/sd15cfar.pdf?sfvrsn=6fd33c81\\_30](https://www.travelinsured.com/docs/group/sd15cfar.pdf?sfvrsn=6fd33c81_30)

#### Covid-19 Coverage Information:

<http://www.cfins.com/wp-content/uploads/2020/08/COVID19-FAQ-ConsumersMQDC-080720.pdf>

Full 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](#)

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## Terms

- **CFAR must be purchased at the time of original plan purchase. If an insured purchases a plan but declines CFAR, CFAR cannot be added at a later date – even if additional expenses are added to the insured’s trip/program.**
- Your program cost cannot be reduced based on election of coverage.
- Cancellation Penalties need to be applied equally to insureds and non-insureds.
- Use only our approved marketing materials
- Travel Insurance Producer licensing will be required if you intend to offer our plans in certain states and receive a commission based on premium received.
- Travel Retailer registration is required
- Plans contain insurance benefits and non-insurance assistance services. The plan should be referred to as “travel protection,” not “insurance.”
- ONLY pre-approved travel protection brochures can be utilized to market the protection to your travelers.
- \$10,000 is the max trip/program cost. Because a trip/program cost greater than this cannot be insured, payment under the CFAR coverage will not exceed \$7,500 (75% of \$10,000).
- Cancel For Any Reason requires: You have paid the Travel Supplier for the full cost for all non-refundable Trip costs for Your Trip prior to Your cancellation of Your Trip.
- If monies on account and transferred from 2020 to 2021 are “fully refundable monies,” please include the following statement on materials for the consumer: “monies placed on account from the unused 2020 trip/camp will be fully refundable up to XX/XX/XXXX.” If the traveler applies these monies to a new trip/camp prior to the date that these monies cease to be fully refundable, then the date these “fully refundable monies” are applied to the new trip is considered the traveler’s initial deposit date. In such cases, the traveler may be eligible to purchase a plan for the new trip/camp that includes CFAR (subject to standard CFAR eligibility requirements).
- The CFAR plan must be either an option alongside the non-CFAR plan or a buy up option after the non-CFAR plan has been purchased. The decision of which plan to purchase must be made by the passenger.
- If you are interested in Purchasing On Behalf the base plan (no CFAR) this can be arranged.
- CFAR terms are: If You cancel Your Trip for any reason not otherwise covered by this plan, benefits will be paid for up to 75% of the Prepaid, forfeited, non-refundable Payments or Deposits You paid for Your Trip provided: a) Your Payment or Deposit for this plan is received with or before the final Payment for Your Trip; and b) You have paid the Travel Supplier for the full cost for all non-refundable Trip costs for Your Trip prior to Your cancellation of Your Trip; and c) You cancel Your Trip 48 hours or more before Your Scheduled Departure.
- Rates are up to 30 days in duration and above 30 days have an additional per day cost.
- **Trip Cancellation coverage is not valid if program operator/travel supplier/camp does not operate for any reason.**

**\*Please note in order for your travelers to utilize this program each congregation is responsible for preparing individual travelers invoices showing specific travel dates and amounts paid. Further each congregation will need to prepare a "cancellation invoice" if a traveler cancels showing date of cancellation, amount paid to date and any refundable and non-refundable amounts.**