**Program Tuition/Travel Protection**

**Resident Camps Only – No Day Camps**

**Welcome your clients back with Optional 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/stp23.pdf>

**Covid 19 Coverage Information:**

<https://www.cfins.com/wp-content/uploads/2023/06/Covid19-FAQ-Consumers-1.pdf>

Student Travel Protection Plan Documents:

<https://www.travelinsured.com/student-plan-documents/>

**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.
* The maximum insurable trip cost for the Student Travel Protection Plan is $15,000
* If monies on account and transferred from XXXX to XXXX are “fully refundable monies,” please include the following statement on materials for the consumer: “monies placed on account from the unused XXXX 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 Optional CFAR (subject to standard CFAR eligibility requirements).
* The decision to purchase the Optional CFAR benefit must be made by the passenger.
* CFAR Terms: We will reimburse You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for the unused, forfeited, prepaid non-refundable Payments or Deposits You paid for Your Trip, when You cancel Your Trip prior to departure for any reason not otherwise covered by this plan, provided the following conditions are met:

1. You purchase the Cancel for Any Reason Benefit within the Time Sensitive Period; and

2. You cancel Your Trip no later than 48 hours prior to the Scheduled Departure Date of Your Trip.

This Cancel for Any Reason Benefit does not cover penalties associated with any Travel Arrangements not provided by Retail Travel Supplier or the failure of Retail Travel Supplier to provide the bargained-for Travel Arrangements due to cessation of operations for any reason.

* Rates are up to 30 days in duration and above 30 days have an additional per day cost.
* **Cancel For Any Reason coverage is not valid if program operator/travel supplier/camp does not operate for any reason.**