Travelex INSURANCE SERVICES

View the Student Plus policy: Policy.TravelexInsurance.com/SGPRZ-0626.
Questions about benefits: Call +1.844.825.1716 or email StudentGroup@TravelexInsurance.com and reference Plan SGPRZ-0626.

Student Plus Group Travel Protection Plans for Students

Travelex offers a unique embedded plan for student travel organizations that want to provide duty-of-care coverage for an entire student group, whether traveling domestically or abroad. Parents/guardians can choose to add our Student Plus plan to the embedded Student Essentials plan, adding trip cancellation coverage, increased medical expense coverage, and optional cancel for any reason coverage for your student.

Student Plus plan benefits[1]

Plan benefits	Coverage
Trip cancellation Protect travel investments and recover nonrefundable, prepaid costs if your student's trip is canceled for a covered reason. Popular covered reasons include: • Sickness, injury, or death[2] • Death or hospitalization of family host at destination • Financial insolvency[3] • Home uninhabitable or inaccessible • Accommodation at destination uninhabitable or inaccessible • Traffic accident en route to departure • Involuntary work termination • Common carrier cancellation or delay due to severe weather, mechanical breakdown, strike, or FAA mandate • Arrangements canceled by airline, cruise line, or operator due to weather, mechanical breakdown, strike, or FAA mandate • Quarantine, hijacking, kidnap, jury duty, subpoena • Terrorist act • Military leave reassignment or revocation • Felonious assault • Documented theft of passport or visa	Up to 100% of insured trip cost
Trip interruption Protect unused prepaid nonrefundable expenses and help cover additional transportation expenses to join the departed trip or return home if your student's trip is interrupted for a covered reason. See the *trip cancellation* benefit for covered reasons.	Up to 150% of insured trip cost
Travel delay (5 hours) Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed for a covered reason. Time requirements apply.	Additional $500 ($250/day)
Missed connection–air & cruise only (3 hours) Reimbursement for reasonable additional lodging, meal expenses, and the unused prepaid nonrefundable portion of the trip if your student misses a connection for a covered reason. Time requirements apply.	$500
Baggage & personal effects Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your student's bags are lost, stolen, or damaged.	$1,000
Sporting equipment delay (24 hours[4]) Reimbursement for rental fees if your student's sporting equipment is delayed by a common carrier. Time requirements apply.	$600
Baggage delay (12 hours) Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your student's bags are delayed by a common carrier. Time requirements apply.	$250
Emergency medical expenses[5] Coverage for emergency medical treatment if a sickness or injury occurs during your student's trip.	Additional $25,000
Emergency medical evacuation & repatriation Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.	Additional $100,000
Travel assistance services[6] Includes a wide range of services available 24/7 before and during your student's trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.	Included

[1]This plan is not available to residents of WA. All coverages are per insured and up to the limits listed. Coverages and rates may vary and may not be available in all states. Rates differ for residents of NY. Rates are subject to change. Please see the policy for details, or call +1.844.825.1716. [2]Of you, a traveling companion, family member, business partner, or family host at destination. [3]Coverage when plan is purchased at or before final trip payment. Must occur more than 14 days after the effective date of the applicable coverage. [4]Eight hours for residents of CT, IN, KS, MO, MT, VT, and NY. [5]$50 deductible for residents of CT, IN, KS, MO, MT, and VT. [6]Provided by the designated provider listed in the policy. 0626-STU26BRO3V2 ROSTER 071526_v2

Student Plus plan highlights and upgrades[1]

Plan highlights	
Maximum trip length	90 days
Maximum trip cost	$10,000
Medical coverage	Primary
Medical coverage time frame	Ends upon return from trip
Pre-existing medical condition exclusion waiver[7]	At or before final payment
Pre-existing medical condition look-back period[7]	180 days
Review period[8]	21 days

Optional upgrade	Coverage
Cancel for any reason[9] Optional additional protection for the unexpected — whatever it may be — when you meet purchase and cancellation requirements. • Cancellation must occur two days or more before your student's scheduled departure date. • Upgrade must be purchased at or before the final trip payment and at the time of the initial plan purchase. • Upgrade must be purchased 60 days or more before your student's departure date. • The maximum trip cost is $10,000 per person, and the full trip cost must be insured. • Subsequent arrangements must be insured within 21 days of booking those arrangements.	Up to 75% of insured trip cost (up to $7,500)

[7]State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH. [8]State variations apply. [9]Cancel for any fortuitous reason in NY. Not available if Israel and/or the West Bank are a destination on the trip. [10]A trip cost of $0 includes post-departure benefits except for trip interruption.

Student Plus plan rates[1]

Trip cost[10]	*Base rate*	*With 75% CFAR*
$0	$18	–
$1 – $250	$22	$37
$251 – $500	$27	$44
$501 – $1,000	$38	$63
$1,001 – $1,500	$51	$85
$1,501 – $2,000	$66	$110
$2,001 – $2,500	$80	$131
$2,501 – $3,000	$99	$164
$3,001 – $3,500	$118	$195
$3,501 – $4,000	$126	$207
$4,001 – $4,500	$158	$260
$4,501 – $5,000	$182	$300
$5,001 – $5,500	$203	$335
$5,501 – $6,000	$232	$383
$6,001 – $6,500	$262	$432
$6,501 – $7,000	$291	$480
$7,001 – $8,000	$320	$529
$8,001 – $9,000	$350	$577
$9,001 – $10,000	$379	$626

Rates differ for residents of NY.

Questions about enrollment?

Contact your travel provider to learn more or to enroll today!

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/company/privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services Inc., CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340.

Coverage available to residents of U.S. states (excluding WA) and the District of Columbia only. Insurance coverage underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VTT. 0626-STU26BRO3V2 ROSTER 071526_v2

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