



Student Deluxe | Group Travel Protection Plan for Students

Group tours offer an enjoyable, safe way for students to explore the world and experience new cultures. A Travelex travel protection plan can help ensure your student is protected should anything go awry during their travels. Our Student Deluxe plan offers trip cancellation and interruption coverage, emergency medical coverage, a cancel-for-any-reason (CFAR) upgrade option, and more, helping you worry less while your student is away.

Student Deluxe plan benefits¹

Benefits	Coverage
Trip cancellation	100% of trip cost
Trip interruption	150% of trip cost
Travel delay	\$1,000 (\$250/day)
Missed connection	\$500
Baggage & personal effects	\$1,000
Sporting equipment delay	\$600
Baggage delay	\$250
Emergency medical expenses ²	\$25,000
Emergency dental expenses ²	\$500
Emergency evacuation & repatriation	\$150,000
Accidental death & dismemberment	\$50,000
Political & security evacuation	\$150,000
Travel assistance services ³	Included

Upgrades

Cancel for any reason (CFAR)⁴ 75% of trip cost

Student Deluxe comprehensive voluntary plan⁵

Trip cost	Student		Chaperone	
	Ages 0-34	With 75% CFAR	Up to age 69	With 75% CFAR
\$0	\$21	-	\$27	-
\$1 - \$250	\$25	\$42	\$33	\$54
\$251 - \$500	\$30	\$49	\$39	\$65
\$501 - \$1,000	\$42	\$69	\$55	\$90
\$1,001 - \$1,500	\$56	\$92	\$73	\$120
\$1,501 - \$2,000	\$72	\$118	\$93	\$154
\$2,001 - \$2,500	\$86	\$141	\$112	\$184
\$2,501 - \$3,000	\$106	\$175	\$138	\$228
\$3,001 - \$3,500	\$125	\$207	\$164	\$270
\$3,501 - \$4,000	\$133	\$220	\$175	\$288
\$4,001 - \$4,500	\$166	\$273	\$218	\$359
\$4,501 - \$5,000	\$189	\$312	\$249	\$410
\$5,001 - \$5,500	\$211	\$348	\$277	\$457
\$5,501 - \$6,000	\$240	\$396	\$316	\$521
\$6,001 - \$6,500	\$270	\$445	\$354	\$585
\$6,501 - \$7,000	\$299	\$493	\$393	\$649
\$7,001 - \$8,000	\$328	\$542	\$432	\$712
\$8,001 - \$9,000	\$358	\$590	\$471	\$776
\$9,001 - \$10,000	\$387	\$639	\$509	\$840

¹All coverage per insured up to the limits listed. Pre-existing look-back may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.844.825.1716. ²\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. ³Provided by the designated provider listed in the policy. ⁴Coverage must be purchased for the full trip cost, at or before final payment, and cancellation must be reported 48 hours or more prior to departure. (Cancel for any fortuitous reason in NY.) ⁵Rates differ for residents of NY and WA. ⁶Of you, a traveling companion, family member, business partner, or host at destination. ⁷Coverage when plan is purchased at or before final trip payment. 09.23 Roster STUBRO1



Questions about plan benefits?

Call +1.844.825.1716 and use Plan SDRZ-0823, or email studentgroup@travelexinsurance.com.

Trip cancellation & trip interruption

Protect travel investments and recover nonrefundable, prepaid costs if your student's trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death⁶
- Residence uninhabitable
- Involuntary termination of employment of a parent
- Common carrier cancellation/delay due to weather, mechanical, strike, FAA, or similar mandate
- Traffic accident
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency⁷
- Documented theft of passport/visa

Travel delay

Reimbursement for reasonable additional costs — such as accommodations, local transportation, and meals — if a trip is delayed five hours or longer.

Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

Emergency medical & dental expenses

Emergency medical treatment if sickness or injury occurs while traveling.

Emergency medical evacuation

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation and travel expenses for an escort.

Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

Cancel for any reason (CFAR)⁴

Protection for the unexpected, whatever it may be. Cancel at least 48 hours before your scheduled departure and recover up to 75% of the insured trip cost. Upgrade must be purchased at or before final trip payment and cannot be purchased less than 60 days before departure.

Pre-existing medical condition exclusion waiver¹

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

A pre-existing medical condition is an injury, sickness, or other condition (excluding any condition from which death ensues) of an insured, traveling companion, or family member traveling with the insured within the 180-day period immediately preceding the insured's plan purchase date.

Plan details

View policy at policy.travelexinsurance.com/SDRZ-0823

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, 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, B.A.S.E. 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, including but 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. 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 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 upon 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. Any inquiry regarding claims may be directed to Zurich Travel Assist at claims@zurichtravelassist.com, P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims, as well as 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. Insurance coverages underwritten by Zurich American Insurance Company, a New York-domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC #16535). 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 and 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-TIGV-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-TIGV-100-A CW; 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. 09.23 Roster STUBRO1

