

FYI

## North Hunterdon High School

### Music Department Trip

April 20-23, 2023

### Travel Insurance Information

Please the note below from Short Hills Tours, our travel company:

For the Travel Protection Plan, we are partnering with Travel Insured International (TII), one of the few companies offering a "cancel for any reason (CFAR)" plan, which after what we experienced with the covid pandemic forcing cancellation of all travel, is the recommended plan for any wary family or group wanting to protect their funds.

Attached is a copy of an information flyer for your review. The per person cost for the CFAR protection plan is based on how much each person will pay, which is broken down by occupancy. This would be for paying passengers only so likely just the students at the quad/triple costs. Please keep in mind that the attached rates are for travel in 2022, we have not yet received any updated costs for 2023.

**CFAR coverage is up to 75% of the nonrefundable trip cost** (subject to the maximum benefit amount in the Plan). CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of original plan purchase and with or before the final payment for Your trip. You must have paid all non-refundable Trip Costs to the Travel Supplier prior to cancellation. For \$0 Trip Cost there is no CFAR (complimentary packages). This benefit is not available to residents of New York State.

Once the decision has been made as to whether CFAR will be purchased, I will send you a weblink which can then be forwarded to families to register their son/daughter. As a Travel Insured International Agent, I will create a North Hunterdon HS account with TII, which will generate a specific weblink for your school. Parents will then click the link which will direct them to Travel Insured website and from there each will follow the steps to sign up for the CFAR insurance. Having each family purchase their own protection plan facilitates a quicker turn around of funds, should it be necessary.

**IMPORTANT NOTE:** The CFAR protection plan must be purchased prior to the families making final payment to North Hunterdon HS and no less than 45 days prior to the travel dates. CFAR protection plan is not available after final payment has been made, however the general cancellation protection plan inclusions will be available.

# FYI STUDENT BASIC

GROUP TRAVEL PROTECTION



**TRAVEL INSURED  
INTERNATIONAL**  
A CRUM & FORSTER COMPANY

<u>Benefit</u>	<u>Maximum Limit</u>
Trip Cancellation	Trip Cost*
Trip Interruption	150% of Trip Cost
Travel Delay – 6 hours	\$750 (\$150/day)
Emergency Medical Evacuation, Medical Repatriation & Return of Remains	\$100,000
Cancel for Any Reason (CFAR)**	Optional
Non-Insurance Worldwide Emergency Assistance Services	Included

\*Subject to the maximum benefit amount of \$10,000.

\*\* CFAR coverage is 75% of the nonrefundable trip cost (subject to the maximum benefit amount in the Plan). CFAR is optional and available for purchase at the individual level. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of original plan purchase and with or before the final payment for Your trip. You must have paid all non-refundable Trip Costs to the Travel Supplier prior to cancellation. For \$0 Trip Cost there is no CFAR. This benefit is not available to residents of New York State.

## PER PERSON RATES

Cost of Trip	Plan Rates	With CFAR*
\$1 - \$200	\$9	\$13.50
\$201 - \$400	\$12	\$18.00
\$401 - \$600	\$15	\$22.50
\$601 - \$800	\$17	\$25.50
\$801 - \$1000	\$23	\$34.50
\$1001 - \$1500	\$30	\$45.00
\$1501 - \$2000	\$36	\$54.00
\$2001 - \$2500	\$47	\$70.50
\$2501 - \$3000	\$62	\$93.00
\$3001 - \$3500	\$71	\$106.50
\$3501 - \$4000	\$83	\$124.50
\$4001 - \$4500	\$95	\$142.50
\$4501 - \$5000	\$110	\$165.00

The above rates are for trips up to 30 days – for each day over 30 add \$1.50 per person per day.

\*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.

All of the above rates are for the plan which includes insurance and non-insurance services.

### Purchase up to final trip payment due date for Pre-Existing Condition Waiver!

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased at or before final payment due date for the trip, for the full non-refundable cost of the trip and you are not disabled from travel at the time you pay the plan cost.

**Travel Insured International**  
844-440-8113  
groups@travelinsured.com  
www.travelinsured.com



## GENERAL LIMITATIONS AND EXCLUSIONS

**Insurance benefits are not payable for any loss due to, arising or resulting from:** 1. suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2. an act of declared or undeclared war; 3. participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4. riding or driving in races, or speed or endurance competitions or events; 5. mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6. participating as a member of a team in an organized sporting competition (does not apply to Trip Cancellation); 7. participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8. piloting or learning to pilot or acting as a member of the crew of any aircraft; 9. being Intoxicated as defined in the Plan, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10. the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11. normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12. dental treatment (except as coverage is otherwise specifically provided); 13. amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; 14. due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16. a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; 17. due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**The following limitation applies to Trip Cancellation:** All cancellations must be reported to the Travel Supplier within 72 hours of the event causing the need to cancel. If the event delays the reporting of the cancellation beyond the 72 hours, the event should be reported as soon as possible. All other delays of reporting beyond 72 hours will result in reduced benefit payments.

## PLEASE REFER TO THE PLAN DOCUMENTS FOR A COMPLETE DESCRIPTION OF COVERAGE.

This document contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T210 et. al. and TP-401 et. al. The plans also contain non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. The cost of your plan is for the full plan. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2019. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** Coverages may vary and not all coverage is available in all jurisdictions. In most states, your travel retailer is not a licensed insurance producer/agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions, and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact Travel Insured: 855 Winding Brook Drive, Glastonbury, CT 06033; 800-243-3174; [customer@travelinsured.com](mailto:customer@travelinsured.com); California license #0113223.