



# SUNY Program Cancellation & Interruption Plan

## SUNY Education Abroad Program Cancellation & Interruption Plan Offers You The Following Benefits/Protection:

- Program Cancellation
- Program Interruption
- Program Delay (Including Quarantine)
- Lost or Delayed Baggage
- Legal Referral
- Translation Services
- Passport/Visa Retrieval
- RX Drug/Eyeglass Replacement
- ID Theft Resolution
- Concierge Services

Please reach out to your advisor with additional benefit questions. Benefits will be paid based on the policy. You will receive a copy of the policy via email once your application is processed.

Please note that all claims will be reviewed upon receipt by the insurance carrier and payment will be based on the policy in-force at the time of the occurrence/event.

## Highlights of the Policy

Benefit	Maximum Limit
Program Cancellation	Program Cost* (Less SUNY Tuition and Academic Fees)
Program Interruption	150% of Program Cost* (Less SUNY Tuition and Academic Fees)
Travel Delay	\$750 (\$150/day)
Missed Connection	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay	\$300
Non-Insurance Worldwide Emergency Assistance Services	Included
*Program Cost as defined in the policy	

## Who Is Eligible?

All students, faculty, and advisors who are traveling as part of a SUNY Education Abroad sponsored program are eligible.

Please work with your SUNY program advisor to coordinate and verify enrollment.

For further details of the coverage including cost, benefits, exclusions, and reductions or limitations please see your advisor or contact HF&C at [student@haylor.com](mailto:student@haylor.com) or 866-535-0456.





# Trip Cost



"What should I include in my trip cost when purchasing travel protection?"

## TERMINOLOGY



### TRIP COST

Pre-paid and non-refundable costs that you would normally lose if you had to cancel or interrupt your trip



### PRE-PAID COST

Costs that you have paid before you leave for your trip, such as deposits and fees



### NON-REFUNDABLE COST

Pre-paid trip costs you wouldn't normally get back if you were to cancel

### Refundable

You can get your money back, so it shouldn't be included in your trip cost



### Changeable

You can get refunded in the form of a credit, not money. Therefore, "changeable" is a non-refundable cost.

## TIMING FOR PRE-EXISTING AND OTHER TIME-SENSITIVE COVERAGE

You should insure your trip costs within the stated number of days for your plan from the payment to be eligible for certain time-sensitive benefits.



### EXAMPLE

On January 10th you booked a hotel.

If you have 21 days, you should insure the hotel by January 31st.

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## WHAT YOU MAY INCLUDE ✓

Remember to only include these costs if they are pre-paid and non-refundable.



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## WHAT YOU SHOULD NOT INCLUDE ✗

These examples are usually not eligible to include in your trip cost.



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## MILES AND POINTS



Treat miles and rewards points as a \$0 trip cost. You'll still be eligible for air and baggage benefits.



### WHY?

You can insure what you've paid for out of your own pocket, and since you spent \$0 on it, you cannot include it in your trip cost.

### HOWEVER:

If you cancel or interrupt your trip for a covered reason, you may be able to get your points re-deposited.

Some companies that provide reward points allow re-deposits. If yours does, you may insure the taxes paid to use your points as well as the fee it would cost to re-deposit them.

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# Claims Process

What happens when you need to start a claim with Travel Insured?  
Here is the claims process to follow.



## 1. Start Claim

Start a claim easily online by visiting [www.travelinsured.com](http://www.travelinsured.com) and log into your profile.



## 2. Forms

Travel Insured is notified of loss/claim and sends out claim forms to be completed by plan holder.

We also send a step by step list of items that are needed to review the claim.



## 3. Review

Travel Insured receives information and reviews it to make sure we have what is needed to move forward.



## 4. More Info

If additional information is needed to complete the claim, our Claims Analyst will notify the plan holder for additional information.



## Payable Claim

If the claim is payable, a check is mailed to the plan holder.

We provide an explanation of payment on check stub. The plan holder is called to advise them that the claim payment has been initiated.



## Not Payable

If the claim is not payable, our Claims Analyst will contact the plan holder to discuss the claim findings. They will offer the opportunity to provide additional information and appeal. If no additional information is available a letter is mailed to the plan holder.