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 you complete the online enrollment process.

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.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Maximum Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Cancellation</td>
<td>Program Cost* (Less SUNY Tuition and Academic Fees)</td>
</tr>
<tr>
<td>Program Interruption</td>
<td>150% of Program Cost* (Less SUNY Tuition and Academic Fees)</td>
</tr>
<tr>
<td>Travel Delay</td>
<td>$1,000 ($200/day)</td>
</tr>
<tr>
<td>Missed Connection</td>
<td>$500</td>
</tr>
<tr>
<td>Baggage/Personal Effects</td>
<td>$1,000</td>
</tr>
<tr>
<td>Baggage Delay</td>
<td>$300</td>
</tr>
<tr>
<td>Non-Insurance Worldwide Emergency Assistance</td>
<td>Included</td>
</tr>
<tr>
<td>Services</td>
<td></td>
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</tbody>
</table>

*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.

In order to enroll please use the following link: https://www.travelinsured.com/agency?agency=61653

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 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.
**WHAT YOU MAY INCLUDE**

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

- **AIRLINE TICKET**
- **BAGGAGE**
- **CRUISE & EXCURSIONS**
- **HOTEL**

**WHAT YOU SHOULD NOT INCLUDE**

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

- **PASSPORT**
- **MEALS**
- **MILES/REWARD POINTS**
- **TOURS PURCHASED AT DESTINATION**

**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.
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 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.

1-855-752-8303
www.travelinsured.com