

Cancel For Any Reason/Interrupt For Any Reason (CFAR/IFAR) Frequently Asked Questions

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How do I qualify for CFAR/IFAR coverage?

The CFAR benefit, available as an add-on benefit to the Worldwide Trip Protector plan (an additional cost applies), allows you to cancel your trip before a program/trip starts for any reason, as long as you cancel 48 or more hours prior to your scheduled departure date. You can cancel your trip and recover up to 75% of your non-refundable trip cost. As a reminder, you must purchase your plan within 21 days of the date your initial trip deposit is received in order to be eligible for this benefit (additional terms apply). The IFAR (Interrupt for Any Reason) benefit, which is also available as an add-on benefit to the Worldwide Trip Protector plan (an additional cost applies), allows you to interrupt your trip for any reason after you have departed as long as you have been on your trip for at least 72 hours.

What does the CFAR benefit cover?

The CFAR benefit covers up to 75% of non-refundable trip expenses or deposits provided:

1. The traveler purchases the plan within 21 days of the date their initial payment or deposit for the trip is received by the travel agent or other provider (i.e. your institution's Study Abroad Department).
2. The traveler insures additional trip costs incurred after the initial plan purchase within 21 days of the date of the newly incurred trip costs.
3. The traveler cancels the trip 48 hours or more before the scheduled trip departure date.

What does the IFAR benefit cover?

The IFAR benefit provides coverage if you interrupt your trip after you have been on your trip for at least 72 hours for any reason not otherwise recognized as a covered trigger by the plan. The IFAR benefit provides reimbursement of up to 75% of the insurable trip cost purchased, to reimburse your non-refundable trip costs and additional transportation costs incurred.

What expenses should be included in the total insurable trip cost?

All pre-paid, non-refundable trip expenses that would otherwise be forfeited if you canceled or interrupted your trip. These expenses can include housing/lodging, airfare, study abroad program fees, tuition, and tours/excursions.

If I decide to make changes to my travel plans and as a result I have additional travel

dates and trip costs, how do I adjust my coverage to reflect the additional dates, trip cost, and subsequent travel protection cost?

You can contact Travel Insured International Customer Service to help make the appropriate adjustments. All subsequent arrangements need to be insured within 21 days of making those arrangements in order to maintain eligibility for time-sensitive benefits, such as CFAR and IFAR.

How do I add to my trip cost once my travel protection coverage has already been purchased?

You can log in to your Travel Insured account that you previously created to add more non-refundable trip expenses.

What if I am fearful of traveling due to the unknowns and the changing dynamics of COVID-19?

If you cancel your trip due to the threat or fear of COVID-19, you will need to have a plan with CFAR (Cancel for Any Reason) coverage. CFAR is available as an add-on benefit to the Worldwide Trip Protector plan at the time of plan purchase. This is a time sensitive benefit - you must purchase your plan within 21 days of the date your initial deposit made toward your trip is received in order to be eligible for this benefit (additional terms apply).

CFAR coverage provides up to 75% reimbursement of the prepaid, nonrefundable trip cost. Trip cancellation must be 48 hours or more prior to your scheduled departure date. For a \$0 trip cost there is no CFAR benefit eligibility. The CFAR benefit is not available to residents of New York.

What if my doctor recommends that I not travel due to the threat or fear of COVID-19 potentially affecting my overall health?

A cancellation due to the threat or fear of contracting COVID-19, even if reasonable and supported by a physician's note advising you or a traveling companion not to travel due to an underlying condition (or any other reason), would not be covered unless you purchased Cancel For Any Reason (CFAR) coverage (subject to the standard rules that apply to this coverage).

What if a travel warning or advisory is issued for a country I am scheduled to visit?

If a travel alert or travel warning for levels 4 and higher is issued for cities listed on your itinerary after your effective date for Trip Cancellation to a destination specifically listed on your itinerary, you would be eligible for the Trip Cancellation benefit. The travel alert/warning, etc. must occur within 30 days of the scheduled departure date.

If a travel alert or travel warning for levels 4 and higher is issued, for cities listed on your itinerary after your effective date of your Trip Interruption coverage, to a scheduled destination specifically listed on your itinerary, you would be eligible for the Trip Interruption benefit. The travel alert/warning, etc. must occur during your scheduled trip.

All other travel alerts or travel warnings would not be a covered reason for Trip Cancellation or Trip Interruption. However, the CFAR/IFAR benefits would apply if you wish to cancel or interrupt your trip due to a travel warning or advisory that does not meet the above criteria.

I am no longer taking my trip. Do you offer a voucher to use my protection plan for a new or rescheduled trip?

Due to unique circumstances surrounding COVID-19, Travel Insured is permitting all insured travelers whose trips have been affected by the virus to change the travel dates on their plan to cover a new or rescheduled trip.

If you know your new dates of travel, we will update your protection plan to reflect the new dates. If you do not know your new travel dates yet, we will hold your plan voucher for future use. The future or rescheduled departure date must be within 2 years of your original departure date.

Please fill out [this form](#) if you are requesting a protection plan voucher.

How do I start a claim with Travel Insured International?

You can start a claim online by visiting your institution's unique Travel Insured hyperlink and logging into your profile. After Travel Insured is notified of a loss/claim, we will send out claim forms to be completed by you (the plan holder), along with a step by step list of items that are needed to review the claim.

What does Travel Insured International require for CFAR/IFAR proof of claims?

Travel Insured International will need to confirm that the amount of non-refundable trip expenses being claimed is accurate. Travel Insured International would need trip invoices,

cancellation invoices, refund information, and proof of payments supporting the amount being claimed.

Does the plan include quarantine-related benefits?

The plan defines “quarantine” as being “forced into strict medical isolation by a recognized government authority, their authorized deputies, medical examiners or a physician to prevent the spread of the disease due to you or your traveling companion either having, or being suspected of having an contagious disease, infection or contamination. There are several benefits that can potentially be triggered by quarantines, including:

Trip Delay: If a traveler’s trip is delayed 3 hours or more (en route to or from their trip destination) due to a quarantine, Travel Insured will reimburse the traveler under the Trip Delay benefit up to \$200 per day for reasonable hotel, meal and transportation costs (among others) up to a maximum benefit amount of \$1,500.

Bed Rest (optional add-on): If a traveler purchases the optional Bed Rest benefit (available at an additional cost), Travel Insured will reimburse up to \$4,000 to help reimburse additional accommodation expenses if they are treated by a physician for a sickness or injury during their trip, and the traveler is required to quarantine in their room for at least 48 hours.

*This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company under form series T7000 et. al., T210 et. al. and TP-401 et. al. The Crum & Forster group of companies is rated A (Excellent) by AM Best 2020. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. 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. Coverages may vary and not all coverage is available in all jurisdictions. **Insurance coverages are subject to the terms, limitations and exclusions in the plan, including an exclusion for pre-existing conditions.** 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. Your travel retailer may be compensated for the purchase of a plan. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116 or 410-468-2340. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. 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; customercare@travelinsured.com; California license #0113223.

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