



Note to Parent: Don't Forget to Pack Travel Protection!

Being a parent can be extremely stressful. Letting your child travel without you is probably even further out of your comfort zone. Although you probably can't chaperone, you can consider travel protection for your child's trip.

Travel Protection Checklist Which situations might apply to your student?

Not all plans offer Cancel for Any Reason (CFAR), and CFAR is not available to residents of New York State.

- The weather caused an overnight **flight delay** on the way to the final destination. Student Travel Protection may reimburse expenses paid to purchase meals and a hotel room near the airport for the night.
- A **family member is sick** with a long-term illness and the future is unknown. Student Travel Protection has Trip Cancellation or Interruption coverage that can reimburse your student's insured trip costs.
- The **airline lost your student's baggage**. Student Travel Protection can cover necessities like clothing and toiletries until he or she is reunited with their bags.
- Your child's **instrument gets damaged** on the plane. We can help cover the cost to replace their instrument.
- Your child just got the schedule for **sports tryouts**, and if they don't attend, they'll miss the season. Student Travel Protection can provide Cancel for Any Reason trip cost reimbursement in case the trip interferes with important dates.
- There is a family **medical emergency at home** and you need to get your child back home as soon as possible. Trip interruption may reimburse unused non-refundable travel arrangements and added transportation costs.
- Your child gets into an **argument with their friends** and doesn't want to go on the trip anymore. Student Travel Protection can include Cancel for Any Reason to reimburse their insured trip cost.
- Your child received their **report card**, and you're not too happy about it. Student Travel Protection can include Cancel for Any Reason for trip cost reimbursement in case you make the decision that the trip is off.

Non-Insurance Assistance Services (provided by OnCall International)

- Your child is shopping with friends when their **wallet with credit cards is stolen**. The assistance services help them report the theft and to cancel and replace the credit cards.
- Your child **misplaced their eyeglasses**. The assistance services can cover eyeglass replacement.
- The panic sets in when your child lost their **important prescription drug**. These services provide assistance to replace the medication.



**Worldwide Trip Protection and
24/7 Non-Insurance Assistance Services**

Insurance benefits are subject to limitations and exclusions, including an exclusion for pre-existing conditions.

This document contains highlights of the plans. The plans include insurance benefits underwritten by the United States Fire Insurance Company and non-insurance Travel Assistance Services provided by C&F Services through Active Claims Management (2018) Inc., operating as Active Care Management. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Coverages may vary and not all coverage is available in all jurisdictions. California license #0113223, 855 Winding Brook Drive, Glastonbury, CT 06033. CA DOI toll free number: 800-927-4357. MD Insurance Administration: 800-492-6116. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component can contact Travel Insured at 800-243-3174 or customer care@travelinsured.com.

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