Activity Insurance

TRAVEL · CONFERENCES · STUDY · SPORTS · CAMP

Many times, the fun and excitement of a program is interrupted by unfortunate circumstances such as a family emergency or sickness, bags are lost or stolen, or you may need to cancel due to other unforeseen circumstances.

There are two Plans available for you to choose from:

1. **Activity Insurance: The Standard Plan includes a package of Non-Insurance Services plus insurance benefits including Program Cancellation and Interruption, Program Delay, Accident & Sickness Medical Expense, Baggage and Personal Effects, and Baggage Delay.**

   Waiver of the Pre-Existing Condition Exclusion: The exclusion for Pre-Existing Condition will be waived provided: (a) You are medically able and not disabled from travel at the time your plan cost is paid based on assessment of a physician; and (b) You purchase this plan at or before the final payment for Your Program.

2. **Activity Insurance Plus: (Not Available to Residents of New York). The Activity Plus Plan includes a package of Non-Insurance Services plus insurance benefits including Program Cancellation and Interruption, Program Delay, Accident & Sickness Medical Expense, Baggage and Personal Effects, Baggage Delay, plus a Cancel For Any Reason benefit that allows you to cancel your Program for any reason provided you purchase this plan within 21 days of the date your initial payment or deposit for your program is received and you cancel your program up to 2 (two) days before your scheduled Departure Date of your program.**

   If You cancel Your Program for any reason not otherwise covered by this Plan, (CFAR) benefits provide reimbursement up to 75% of the Prepaid, forfeited, non-refundable Payment or Deposits You paid for Your Program.

   Please Note: The Cancel For Any Reason Benefit is applicable to all prepaid non-refundable insured program costs.

   Waiver of the Pre-Existing Condition Exclusion: The exclusion for Pre-Existing Condition will be waived provided: (a) You are medically able and not disabled from travel at the time your plan cost is paid based on assessment of a physician; and (b) You purchase this plan within 21 days of the date your initial payments or deposits for your program is received.

Please go to the following website to download the Plan Documents for your state of residence:
www.activityinsurance.com

The link to purchase coverage online is: www.activityinsurance.com

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