



INTERNATIONAL
STUDENT
INSURANCE

University of Dallas
RoundTrip
Trip Cancellation Insurance



*Committed
to you!*

INSURANCE PLAN

BENEFITS

Benefits	Basic	Choice
Trip Cancellation	Up to 100% of your nonrefundable Trip Cost up to \$30,000	Up to 100% of your nonrefundable Trip Cost up to \$100,000 person
Trip Interruption	100% of your nonrefundable Trip Cost	150% of your nonrefundable Trip Cost
Trip Delay (6 hours)	\$250 per day up to \$250	\$250 per day up to \$2,000
Missed Tour or Cruise Connection	\$250 per day up to \$500 (delayed 3 or more hours)	\$250 per day up to \$1,500 (delayed 3 or more hours)
Change fee	Up to \$75	Up to \$300
Medical Protection		
Emergency Accident & Sickness Medical Expense	\$100,000 – Secondary coverage	\$500,000 – Primary coverage
Emergency Evacuation & Repatriation of Remains	Up to \$250,000	Up to \$1,000,000
Pre-existing Medical Conditions Waiver	Not Applicable	Waived if you buy the plan within 20 days of the date your initial trip payment or deposit is received
Baggage & Personal Belongings Protection		
Baggage & Personal Effects	\$250 per item up to \$500	\$250 per item up to \$2,500
Baggage Delay (6 hours)	\$100 per day up to \$500	\$100 per day up to \$500
Political Evacuation		
Political or Security Evacuation	Not Applicable	\$20,000
Optional Benefits		
Rental Car Damage	\$35,000	\$35,000
Cancel For Any Reason	75% of your nonrefundable Trip Cost. Reimbursement is provided if you cancel 2 or more days before scheduled departure date.	75% of your nonrefundable Trip Cost. Reimbursement is provided if you cancel 2 or more days before scheduled departure date.
Trip Interruption for Any Reason	75% of your nonrefundable Trip Cost. Reimbursement is provided if you interrupt your trip 48 hours or more after scheduled departure date	75% of your nonrefundable Trip Cost. Reimbursement is provided if you interrupt your trip 48 hours or more after scheduled departure date
Event Ticket Registration Fee Protection	Not Applicable	\$15,000

POLICY PREMIUMS

The following are the rates of the plan for students of ages 17 and 23 for a trip of 49 days of duration.

Trip Cost	RoundTrip Basic	RoundTrip Choice
\$6,001 - \$6,500 w/o CFAR	\$330.50	\$485.00
\$6,001 - \$6,500 w/CFAR	\$469.31	\$688.70

The following are the rates of the plan for students of ages 17 and 23 for a trip of 59 days of duration.

Trip Cost	RoundTrip Basic	RoundTrip Choice
\$6,001 - \$6,500 w/o CFR	\$365.50	\$550.00
\$6,001 - \$6,500 w/CFAR	\$519.01	\$788.10
\$8,501 - \$9,000 w/o CFAR	\$458.50	\$673.00
\$8,501 - \$9,000 w/ CFAR	\$651.07	\$955.66

The following are the rates of the plan for students of ages 17 and 23 for a trip of 90 days of duration.

Trip Cost	RoundTrip Basic	RoundTrip Choice
\$8,501 - \$9,000 w/o CFAR	\$567.00	\$890.00
\$8,501 - \$9,000 w/ CFAR	\$805.14	\$1,263.80

If you would like to see the pricing for a different age bracket, trip cost, or duration please let us know.

You can run a quote and **apply online** here - <https://www.sevencomers.com/trip-protection-insurance-agent-family?a=da0d5ddd-c917-4e9d-bd00-bb6ab1a3a7e8#/quote>

PLAN BENEFITS EXPLAINED

Trip Cancellation & Interruption:

Covers non-refundable, prepaid trip costs if you are unable to take your trip or if you must interrupt your trip due to:

- Sickness, Injury or Death
- Felonious Assault
- Court Ordered Appearance
- Military Duty for Natural Disaster Relief
- Jury Duty
- Termination/Layoff
- Strike
- Weather
- Hijacking
- Terrorist Incident
- Traffic Accident
- Financial Insolvency
- Quarantine
- Residence Uninhabitable

Single Supplement - we will reimburse, up to the maximum benefit amount shown in the schedule of benefits, for the additional cost incurred as a result of a change in the per person occupancy rate for prepaid non-refundable travel arrangements if a person booked to share accommodations with you cancels or interrupts his/her trip due to any of the covered unforeseen reasons or other covered events shown in your trip cancellation or trip interruption section(s) and you do not cancel or interrupt your trip. Proof of cancellation or interruption by a person booked to share accommodations with you is required.

Trip Delay

Reimburse up to the amount shown in the benefit schedule for the reasonable expenses you incur, if you are delayed for 6 consecutive hours or more while en route to or from, or during the course of your trip, for one of the covered unforeseen reasons.

Missed Tour or Cruise Connection

If you miss your tour or cruise departure because your arrival at your trip destination is delayed for at least 3 consecutive hours, due to:

1. Any delay, cancellation or mechanical breakdown of regularly scheduled common carrier must be documented by the common carrier;
2. Inclement weather that is documented;
3. Quarantine, hijacking, strike, natural disaster, terrorism or civil disorder or riot.

The plan will reimburse you, up to the maximum benefit amount shown in the schedule of benefits, for:

1. Reasonable expenses; and
2. Additional transportation cost incurred by you to join the departed cruise or tour.

Coverage is secondary if reimbursable by any other source. This benefit may not be combined with trip cancellation, trip interruption or trip delay benefits.

Emergency Medical Expense

Benefits will be paid for medical expenses incurred by you, up to the maximum benefit amount shown in the schedule of benefits, subject to the following:

- a. Sickness must first commence or manifest itself and injury must first occur while on your trip;

- b. Only medical expenses incurred by you during your trip will be reimbursed. Medical expenses incurred after you return from your trip are not covered;
- c. Benefits payable as a result of incurred medical expenses will only be paid after benefits have been paid under any other valid and collectible insurance in effect for you or in accordance with a provision in jurisdictions where excess coverage provisions are not permitted.

If you suffer one or more injury or sickness while on the same trip, the maximum amount payable for all injuries or sicknesses will not exceed the maximum benefit amount shown in the schedule of benefits.

Emergency Medical Evacuation/Repatriation

We will evacuate you to the nearest appropriate medical facility if medically necessary. If you are hospitalized more than 7 days, we will transport dependent children home if traveling with you. Also, we will send a person chosen by you to/from your bedside if you are traveling alone. If you die while traveling, we will return your remains to your residence in the United States or to your place of burial.

Baggage & Checked Baggage Delay

Covers loss, theft and damage to baggage and personal effects. Also reimburses you for personal effects if your bags are delayed more than 6 consecutive hours. These benefits are secondary to other coverage.

Accidental Death & Dismemberment (AD&D)

Pays benefits for death, loss of limbs, or loss of sight due to an accident occurring while on your trip.

Optional Benefits

These optional benefits are provided if you select them and pay the additional cost.

- **Rental Car Damage** - Provides rental car protection for your trip.
- **Cancel for Any Reason** - Pays up to 75% of your trip cost when you cancel your trip for any reason not otherwise covered, if you 1) cancel 2 days or more before departure; 2) buy coverage within 20 days of your initial trip payment or deposit* and 3) insure all nonrefundable prepaid trip costs.
- **Trip Interruption for Any Reason** - The plan will reimburse You, up to the Maximum Benefit Amount shown in the Schedule of Benefits, for unused, forfeited prepaid non-refundable Payments or Deposits paid to the Travel Supplier for the Travel Arrangements You purchased for Your Trip, if You interrupt Your Trip 48 or more hours after the actual Scheduled Departure Date for any reason not otherwise covered by this policy.

Pre-existing Medical Conditions

The plan will not pay for any loss or expense caused due to, arising or resulting from Pre-Existing Medical Conditions, as defined in the policy.

We will waive the Pre-Existing Medical Condition exclusion if all of the following conditions are met (Choice level only):

- a. Your premium for this policy and enrollment form is received within the Time Sensitive Period; and
- b. You or Your Traveling Companion, are medically able and not disabled from travel at the time Your premium is paid or upgrade is purchased based on assessment of a Physician; and
- c. You must update the coverage to include the additional cost of the subsequent arrangements within 15 days of payment to the Travel Supplier.

Pre-existing medical condition means an illness, disease, or other condition during the 60-day period immediately prior to the date your coverage is effective for which you or your traveling companion, business partner, family member scheduled or booked to travel with you:

1. Received or received a recommendation for a test, examination, or medical treatment for a condition which first manifested itself, worsened or became acute, or had symptoms which would have prompted a reasonable person to seek diagnosis, care or treatment; or
2. Took or received a prescription for drugs or medicine. Item 2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60 day period before coverage is effective under this policy;
3. Change in prescribed medication means the dosage or frequency of a medication has been reduced, increased, stopped and/or new medications have been prescribed due to the worsening of an underlying condition that is being treated with the medication, unless the change is:
 - a. Between a brand name and a generic medication with comparable dosage; or
 - b. An adjustment to insulin or anti-coagulant dosage.

*Initial Trip Payment or Deposit - This is the first day any payment is made toward your Land/Sea/Air Arrangements

INSURANCE

PLAN EXCLUSIONS

Unless otherwise shown below, these exclusions apply to You, Your Traveling Companion, Family Member scheduled and booked to travel with You. The following exclusion(s) apply(ies) to the Trip Cancellation and Trip Interruption and Medical Expense. We will not pay for any loss or expense caused due to, arising or resulting from:

1. A Pre-Existing Medical Condition, as defined in the policy;
2. Being arrested for a DUI/DWI and as result, being admitted into a i) drug, marijuana or alcohol treatment facility; ii) jail; or iii) awaiting trial;
3. Your inability to travel on Your Trip after a drug, marijuana or alcohol treatment facility;
4. Your inability to travel on Your Trip to provide the emotional support for someone who is in a drug, marijuana or alcohol treatment facility.

The following exclusions apply to the Medical and Dental Expense benefits. We will not pay for any loss or expense caused due to, arising or resulting from:

1. Routine physical examinations or routine dental care;
2. Traveling for the purpose or intent of securing medical treatment or advise;
3. Any Trip taken against the advice of a Physician and any losses occurred during such Trip;
4. Mental health care;
5. Physical therapy or occupational therapy;
6. Experimental or Investigative treatment or procedures;
7. Elective Treatment and Procedures;
8. Care or treatment which is not Medically Necessary, except for related reconstructive surgery resulting from trauma, infection or disease that first manifests or occurred during Your Trip;
9. Any medical service provided by You, a Family Member, or Traveling Companion;
10. Any treatment or medication which, at the time of Your Scheduled Departure Date, is required to be continued during Your Trip;
11. Alcohol, marijuana abuse or substance abuse or treatment for the same including admittance to a rehab facility;
12. Normal pregnancy (except Complications of Pregnancy) or childbirth or elective abortion;
13. A Mental, Nervous or Psychological Condition or Disorder unless Hospitalized or Partially Hospitalized while the policy is in effect;
14. Any loss that results from an illness, disease or other condition, event or circumstance that occurs at a time when the policy is not in effect for You;
15. Your participation in Adventure or Extreme Activities, riding or driving in any races, or participation in speed or endurance competition or events, except as a spectator;
16. Diving if You are not certified to dive and a dive master is not present during the dive;
17. Your participation in an organized athletic or sporting competition, contest, or stunt under contract in exchange for an agreed-upon salary or compensation. This does not include athletes participating in exchange for a scholarship or tuition.

In addition to any applicable benefit-specific exclusion, the following general exclusions apply to all losses and all benefits. We will not pay for any loss or expense caused due to, arising or resulting from:

1. Suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked and scheduled to travel with You, while sane or insane;

2. Being under the influence of drugs, marijuana or narcotics, unless administered upon the advice of a Physician as prescribed;
3. Activities, losses, or claims involving or resulting from possession, production, processing, sale, or use of marijuana, illegal drugs, alcohol or substances are excluded from coverage;
4. Expenses incurred by any Child born or adopted during Your Trip;
5. War or act of war, including invasion, acts of foreign enemies, hostilities between nations (whether declared or undeclared), or civil war, except as the policy specifically provides otherwise;
6. Participation in a Civil Disorder or Riot, or insurrection;
7. The commission of or attempt to commit a felony or being engaged in an illegal occupation by You, a Traveling Companion, Family Member, or Business Partner;
8. Directly or indirectly, the actual, alleged or threatened use, discharge, dispersal, seepage, migration, escape, release or exposure to any hazardous biological, chemical, nuclear radioactive weapon, device, material, gas, matter or contamination;
9. Air travel on a privately owned aircraft (whether as a pilot or a passenger);
10. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
11. A loss or damage caused by detention, confiscation or destruction by customs;
12. Expenses resulting from a motor vehicle accident, unless the driver is properly licensed to operate the vehicle at the place and time of the Accident;
13. Gross negligence, or Willful and Wanton conduct by You or Your Traveling Companion.

Excess Insurance Limitation

The insurance provided by RoundTrip Elite is in excess of all other valid and collectible insurance. If at the time of loss there is other valid and collectible insurance, we are liable only for the excess of the amount of loss, over the amount of the other insurance and applicable deductible. Recovery of losses from other parties does not result in a refund of premium paid.

Baggage Exclusions & Limitations

Additional Exclusions for Baggage & Personal Effects:

- 1) animals;
- 2) automobiles and automobile equipment;
- 3) boats or other vehicles or conveyances;
- 4) trailers;
- 5) motors;
- 6) aircraft;
- 7) bicycles, except when checked as baggage with a Common Carrier;
- 8) household effects and furnishings;
- 9) antiques and collectors items;
- 10) sunglasses, contact lenses, artificial teeth, dentures, dental bridges, retainers, or hearing aids; 11) artificial limbs or other prosthetic devices;
- 11) prescribed medications;
- 12) keys, money, stamps and credit cards (except as otherwise specifically covered herein);
- 13) securities, stamps, tickets and documents (except as coverage is otherwise specifically provided herein);
- 14) professional or occupational equipment or property, whether or not electronic business equipment;
- 15) telephones or PDA devices, computer hardware or software;

Additional Exclusions for Baggage & Personal Effects:

Benefits are not payable for any loss caused by or resulting from:

- a) breakage of brittle or fragile articles;
- b) wear and tear or gradual deterioration;
- c) confiscation or appropriation by order of any government or custom's rule;
- d) theft or pilferage while left in any unlocked vehicle;
- e) property illegally acquired, kept, stored or transported;
- f) Your negligent acts or omissions; or
- g) property shipped as freight or shipped prior to the Scheduled Departure Date;

State Restrictions

Please review your plan document for specific state information which may affect benefits and/or coverage limitations.

Plan Documents

After you have enrolled, you will receive your plan document and an ID Card, which will describe your coverage in detail. You will also receive a list of contacts in case of an emergency or claim.

For more information, or help with the purchase of your plan, please contact:

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