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

Administered by:

TRAVEL INSURED INTERNATIONAL

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What can I do if I am afraid to travel due to the threat or fear 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 – the Worldwide Trip Protector Plus Plan. 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 is up to 75% 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. This benefit is not available to residents of New York state.

What if my doctor recommends I don’t travel due to the threat or fear of COVID-19 impacting my overall health?

A cancellation due to your 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 coverage (subject to the standard rules that apply to this coverage).

How do I qualify for CFAR/IFAR coverage?

The CFAR benefit, available in the Worldwide Trip Protector Plus Plan, 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 may 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 deposit toward your trip is received in order to be eligible for this benefit (additional terms apply). The IFAR (Interrupt for Any Reason) benefit, which is also available in the Worldwide Trip Protector Plus Plan, allows you to interrupt your trip for any reason after you’ve departed as long as you interrupt the trip 72 hours or more after the actual trip departure date.

What does the CFAR benefit cover?

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

1. The traveler purchases the plan within 21 days of the date your 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 insure 100% of the prepaid, non-refundable trip costs that are subject to cancellation penalties or restrictions (travelers must include the total amount of their non-refundable trip costs under “Trip Cost” on the online enrollment form).
3. The traveler adds any additional trip cost incurred after the initial plan purchase within 21 days of the date of the newly incurred trip costs.
4. 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 72 hours or more after your actual departure date for any reason not otherwise covered by the plan. IFAR provides reimbursement of 75% of the total amount of coverage you purchased, to reimburse non-refundable land or water travel arrangements.

What expenses should be included in the total trip cost?

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

What if my College/University requires an application fee to review my application before I am accepted into the study abroad program? When does the timer start to purchase trip protection coverage?

If the application fee is a separate fee to review the application (not a part of the trip cost), the date the application fee is paid does not trigger the 21-day window to purchase trip protection coverage.

If I decide to switch programs, and as a result I have new travel dates and total trip costs, how do I adjust my coverage to reflect the new dates, trip cost, and subsequent travel protection cost?

You can call Travel Insured International and the customer representative will 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 travel protection coverage has already been purchased?

You can log in to your Travel Insured profile to add non-refundable trip expenses to your coverage.
Is there a video explaining CFAR coverage?
Yes. To view a brief video explanation, click [here](#).

What if I miss my flight due to coronavirus screenings at the airport?
Except for IFAR coverage (provided 72 hours or more have passed since your actual departure date), travel protection will not cover you if you miss your flight solely due to extra screenings at the airport for the coronavirus. Please allow extra time to get through security checkpoints.

What if the country I am traveling to has a travel warning or advisory?
A warning or advisory issued by the State Department for any country is not a covered reason for trip cancellation or interruption. However, the CFAR/IFAR benefits would apply if you wish to cancel or interrupt your trip due to a travel warning or advisory.

What if my study abroad trip is cancelled/interrupted by my College/University?
If your Study Abroad trip is cancelled or interrupted due to an institutional decision made by campus administrators, you can file a CFAR/IFAR claim (as applicable) to receive reimbursement of up to 75% of the non-refundable trip cost.

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 (provided you are no longer taking the impacted trip due to COVID-19).

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?

You can start a claim easily online by visiting your institution’s unique Travel Insured website 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. For more information on the claims process, click here.

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

While Travel Insured would not need a “reason” for the cancellation/interruption, we would still want to know the reason why to make sure it is not actually a covered reason that could be reviewed for full reimbursement, and we 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.

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