



Activity Insurance



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 unforeseen circumstances. Purchasing a travel protection plan could provide peace of mind when things go wrong.



Plan options

There are two options available for you to choose from:

Activity Insurance: The Activity 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. Plans may include a Pre-Existing Medical Condition Exclusion Waiver¹.

Activity Insurance Plus: (Not Available to Residents of New York). The Activity Plus plan includes all the benefits of the Activity plan plus a Cancel For Any Reason benefit².

Plan highlights

- No psychological exclusion
- Pre-existing medical condition exclusion waiver¹
- 10-day Free Look Period
- Primary Accident & Sickness Medical Expense Coverage

Plan Rates³

Trip Cost	Ages 51 – 65	
	Activity	Activity Plus
\$0 – \$499	\$48	\$95
\$500 – \$750	\$67	\$132
\$751 – \$1,000	\$86	\$169
\$1,001 – \$1,500	\$106	\$206
\$1,501 – \$2,000	\$133	\$262
\$2,001 – \$2,500	\$171	\$336
\$2,501 – \$3,000	\$209	\$410
\$3,001 – \$3,500	\$247	\$484
\$3,501 – \$4,000	\$286	\$560
\$4,001 – \$4,500	\$343	\$560
\$4,501 – \$5,000	\$383	\$671
\$5,001 – \$5,500	\$456	\$671
\$5,501 – \$6,000	\$500	\$896
\$6,001 – \$6,500	\$571	\$896
\$6,501 – \$7,000	\$616	\$1,118
\$7,001 – \$8,000	\$650	\$1,273
\$8,001 – \$9,000	\$737	\$1,447
\$9,001 – \$10,000	\$798	\$1,565

³The cost of these plans contains both travel insurance and non-insurance components. Rates differ for residents of AK, CA, HI, IN, KS, MI, NE, OH, OR, PA, RI, VA, NY and WA. Plans are not available for residents of MO and MT. Maximum program cost is \$25,000 per person. These additional rates can be found online at www.activityinsurance.com.

TO PURCHASE ONLINE, click [here](#)

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Plan Benefits ⁴	Activity Maximum Benefit Amount	Activity Plus Maximum Benefit Amount
Program Cancellation Protects program investments and provides reimbursement for non-refundable prepaid costs if your program is cancelled due to a covered reason.	100% of the non-refundable insured Program Cost	100% of the non-refundable insured Program Cost
Program Interruption Protects program investments and provides reimbursement for non-refundable prepaid costs if your program is interrupted due to a covered reason.	100% of non-refundable insured Program Cost	150% of non-refundable insured Program Cost
Program Delay Reimbursement for reasonable expenses, such as lodging, local transportation, and meals if a trip is delayed 8 consecutive hours or more for a covered reason.	\$500 (\$100/day)	\$750 (\$150/day)
Missed Connection Reimbursement for additional transportation cost and unused non-refundable land or water arrangements if your arrival at your destination is delayed for at least 3 consecutive hours for a covered reason.	\$500	\$750
Baggage & Personal Effects Reimbursement for luggage and personal effects if bags are lost, stolen, damaged or destroyed.	\$1,000	\$1,500
Baggage Delay Reimbursement for necessary personal items if bags are delayed for at least 12 consecutive hours or more.	\$100	\$250
Accident and Sickness Medical Expense Provides reimbursement for medical expenses if a sickness or injury occurs during your program. Includes dental expense sublimit for emergency dental treatment expenses up to \$750.	\$25,000	\$50,000
Medical Evacuation and Repatriation Among other things, this reimburses transportation expenses incurred to transport you to the nearest suitable medical facility where treatment is available if you incur a sickness or injury that is acute, severe, or life threatening during your trip provided adequate treatment is not available in your immediate area.	\$100,000	\$500,000
Political or Security Evacuation and Natural Disaster Evacuation Provides coverage for all reasonable political, security and natural disaster evacuation expenses and related costs incurred for your transportation, if you must interrupt for a covered political, security or natural disaster event while traveling outside your home country.	\$25,000	\$25,000
Cancel for Any Reason²	N/A	75% of trip cost
Non-Insurance Travel Assistance Services Includes a wide range of services before and during trips through our 24/7 toll free number. Includes assistance with emergency medical evacuation, medical monitoring, replacement medication and more.	Included	Included

Popular covered reasons for program cancellation and program interruption include:

- Sickness, Injury or Death
- Common carrier cancellation or delay due to mechanical breakdown, strike or inclement weather
- Destination or home uninhabitable by a natural disaster
- Hurricane warning issued at your destination
- Terrorist incident
- School year extension

⁴To purchase online, review full plan details, covered reasons and coverages, or download the plan documents for your state of residence, visit us at www.activityinsurance.com.

Product Disclaimers

Please refer to the plan documents for a complete list of benefits, defined terms, plan exclusions and limitations [here](#).

¹For Activity plan: The Pre-Existing Medical Condition Exclusion Waiver can 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.

¹For Activity Plus plan: The Pre-Existing Medical Condition Exclusion Waiver can 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 of your initial payment for Your Program.

²The Cancel For Any Reason allows you to cancel your Program for any reason provided you purchase the 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.

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