

Academic Explorer **DISCOVERER**

CFAR/IFAR

FREQUENTLY ASKED QUESTIONS



- What is optional Cancel for Any Reason (CFAR)?
- What is optional Interruption for Any Reason (IFAR)?
- What is the eligibility for purchasing CFAR?
- What is the eligibility for purchasing IFAR?
- Can an Academic Explorer plan have only one selection of CFAR or IFAR, or does it need to include both?
- What does 'at or before final payment due date' mean?
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CFAR/IFAR Frequently Asked Questions

What is optional Cancel for Any Reason?

Optional Cancel for Any Reason* (CFAR) is a coverage that can be added onto an Academic Explorer Discoverer plan which will allow the traveler to cancel their trip no later than 2 days before their departure date for any reason that is not already included in the plan and receive 75% back of the pre-paid non-refundable trip costs that were insured. CFAR has an additional cost and is available in most states and when certain conditions are met.*

What is optional Interruption for Any Reason?

Optional Interruption for Any Reason** (IFAR) is a coverage that can be added onto an Academic Explorer Discoverer plan which will allow the traveler after they have departed and are on their trip to interrupt for any reason that is not already included in the plan and receive 75% back of the unused pre-paid non-refundable land and water travel arrangements purchased for the trip that were insured. IFAR can be used if your trip is interrupted at least 48 hours after the actual scheduled departure date of the trip. The benefit also covers additional transportation costs so that a traveler may join or re-join their interrupted trip or be transported back to their original return destination. IFAR has an additional cost and is available in most states and when certain conditions are met.**

What is the eligibility for purchasing CFAR?

To be able to add optional Cancel For Any Reason, the traveler needs to purchase a plan including the optional benefit at or before the final trip payment due date. CFAR is not available to residents of certain states. See the plan documents for full details.

What is the eligibility for purchasing IFAR?

Adding optional Interruption for Any Reason to an Academic Explorer Discoverer plan has the same eligibility as adding optional Cancel for Any Reason. The traveler needs to purchase a plan including the optional benefit at or before the final trip payment due date. IFAR is not available to residents of certain states. See the plan documents for full details.

CFAR/IFAR Frequently Asked Questions

Can an Academic Explorer plan have only one selection of CFAR or IFAR, or does it need to include both?

A traveler can choose their Academic Explorer Discoverer plan to have either CFAR or IFAR, or both. When viewing their quote, if the eligibility is met, both options will show and the traveler can click to include one or both optional coverages, which will then add the additional plan cost for the selected option(s).

Please note that adding one or both options will alter the listed additional plan cost.

What does 'at or before final trip payment due date' mean?

The final trip payment due date is the date that you make your very last payment towards your educational travel. This date is important for optional Cancel for Any Reason and optional Interruption for Any Reason.

What does 'non-refundable insured Trip Cost' mean?

The Academic Explorer program specifically defines "payments or deposits" as 'Payments or Deposits means the cash, check, or credit card amounts actually paid for Your Travel Arrangements. Certificates, vouchers, discounts and/or credits applied (in part or in full) towards the cost of Your Travel Arrangements are not Payments or Deposits as defined herein.'

A 'non-refundable Trip Cost' means a payment or deposit for your trip that is pre-paid or paid prior to the scheduled departure date (when you leave for your trip), which is completely non-refundable. This could be tuition, lodging (hotel/dorms), air fare, rail pass, etc.; anything that is paid for prior to starting the trip and if the traveler had to cancel, would be unable to recoup.

When can I cancel using CFAR?

Optional Cancel for Any Reason can be used anytime no later than 2 days prior to the scheduled departure date of the trip to cancel for any reason that is not already included in the plan. A claim could then be filed for 75% of the pre-paid non-refundable trip cost that has been insured. For example, if a traveler decided they were afraid to travel to their destination a week before their scheduled trip, they could cancel and file a claim for 75% of their pre-paid non-refundable trip expenses to be refunded. If their air fare was fully refundable or not included in their total trip cost that they insured, they would not be able to include this in their claim.

CFAR/IFAR Frequently Asked Questions

When can I interrupt using IFAR?

Optional Interruption for Any Reason can be used if you interrupt your trip 48 or more hours after the actual scheduled departure date of the trip to interrupt for any reason that is not already included in the plan. A claim could be filed for reimbursement of up to 75% of the unused land or water travel arrangements portion of the insured trip amount. For example, if a person was on their trip for 3 days and had to interrupt or cut their trip short, they would not receive any refund for the 3 days of lodging they used and could file a claim to receive 75% for the lodging expenses they insured that they would not be using due to the interruption.

Please be advised, this is intended as a guide and provides general information. Always review state specific plan documents for full details and eligibility regarding the Academic Explorer program.

Claims cannot be predetermined and are subject to review and verification upon being filed.

The Plan contains additional perils. Additional terms apply to all perils described above. The perils for Trip Cancellation are not identical to the perils for Trip Interruption.

*Plans with optional benefit must be purchased at or before final trip payment due date and cancellation must be no later than 2 days prior to the scheduled departure date of the trip. Additional terms and cost apply. Not available in NY.

**Plans with optional benefit must be purchased at or before final trip payment due date and interruption but be at least 48 hours after the actual scheduled departure date of the trip for any reason not otherwise covered by the plan. Additional terms and cost apply. Not available in NY.

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