



Canadian International Insurance, Cancellations, and Refund Options

Insurance Options available through Manulife

We highly recommend Travel Insurance as it covers an incredible array of situations such as trip cancellation (exclusions apply), trip interruption, trip delay, and medical reimbursement.

Follow the link to view the full pamphlet and coverage details: <https://gradcity.com/insurance-canada/>

\$89 Youth All Inclusive Plan – Must be added and paid for before making final payment.

Overview of benefits:

1. Trip Cancellation due to unforeseen family/medical emergency (*exclusions apply*)
 2. Trip Delay + Trip Interruption Coverage
 3. Lost Baggage and Personal Effect Coverage
 4. Baggage Delay Coverage
 5. Medical Expenses while in destination
- **This plan does not cover cancellation reasons for schedule conflicts, change of mind, etc.**
 - With the Youth All Inclusive Plan coverage, you will be covered in case of trip cancellation or interruption **due to a valid/covered unforeseen circumstance**.
 - Your reason for not being able to travel must be one of Manulife's listed valid reasons, and proper documentation must be submitted, for you to be eligible for a reimbursement through the Youth All Inclusive Plan.
 - If you cannot travel and your reasoning does not correspond with Manulife's policies, then you would **not** be eligible for a full reimbursement through this insurance package.
 - **Please note this insurance plan is not activated until the trip is paid in full.**

\$299 Cancel for Any Reason (CFAR) Insurance - **Must be added and paid for within 72 hours of making initial deposit.**

- **This plan does cover cancellation reasons for schedule conflicts, change of mind, etc.**
- With the upgraded CFAR coverage, if you cancel your trip for a reason NOT covered by the basic Youth-All Inclusive Plan, you would still be eligible for 80% reimbursement of funds paid, minus the insurance premium cost.
- With CFAR insurance, you are still covered in case of trip cancellation or interruption due to a valid unforeseen circumstance. If your reason for cancellation is one of Manulife's listed valid reasons, you are eligible for full reimbursement, minus the insurance premium cost, as granted with the Youth All Inclusive Plan.
- The CFAR insurance provides additional coverage in case of cancelling for a non-valid reason and a 100% reimbursement when cancelling for a valid reason, minus the insurance premium costs.
- CFAR becomes effective at 12:01 A.M. Standard Time on the date following payment to the Company of any required cost. It will end when the Trip is cancelled, or two (2) days prior to the Departure Date, whichever is earlier. You must cancel your trip 2 days or prior to departure date to file under the CFAR policy.

In terms of Insurance:

- Make sure to read through the policy in its entirety, to have full knowledge on what is deemed a valid reason and what is not deemed a valid reason for cancelling your trip. The entire policy is viewable here: <https://gradcity.com/insurance-canada/>
- The insurance cost/premium will not be returned via reimbursement if/when you file an insurance claim. The \$89 payment for the Youth All Inclusive Plan or \$299 payment for the Cancel for Any Reason plan is paid to Manulife for

the insurance package. With an approved claim, you would be 100% reimbursed minus the \$89 insurance premium with the Youth All Inclusive plan. You would be 80% reimbursed minus the \$299 insurance premium with the Premium Protection plan.

- Please note that **all insurance claims** are processed, reviewed, and either approved/denied by a Manulife adjuster based on submitted documentation and validity of cancellation.

[Refund Options outside of Insurance & GradCity Cancellation Policy](#)

Name Change/Sell Account

- Find someone to replace you on the trip and they can take over your account. The replacement pays you the money you have already paid. The replacement receives complete control over your account and everything you secured (discounted pricing, early booking incentives, payments made, etc.).
- We recommend speaking with your group organizer, friends, and/or classmates to find a replacement. If you find a replacement, please email customercare@gradcity.com and cc' your replacement so we can send both parties the necessary paperwork to finalize the Name Change.
- Name Change Fees may apply based on time of name change due to assessed fees by vendors/hotel/airfare.

GradCity Cancellation Policy: Full terms are viewable [here](#).

Final Payment Due Date (FPDD) for any March/Spring Break Trip is December 6, 2024.

121 days or more prior to your (FPDD) – before August 6, 2024

- Cancellations received in our office 121 days or more prior to your FPDD will be assessed a fee of \$400 plus any transportation (airline, ship, bus, etc.) and/or attraction-imposed fees (park passes, ski tickets, etc.).

120-61 days or less prior to your (FPDD) – between August 7 – October 6, 2024

- Cancellations received in our office between 120-61 days prior your FPDD will be assessed a fee of \$700 plus any transportation (airline, ship, bus, etc.) and/or attraction-imposed charges/fees (park passes, ski tickets, etc.).

60 days or less prior to your (FPDD) or after your Final Payment Due Date (FPDD) – after October 7, 2024

- Cancellations received in our office within 60 days before your FPDD or after your FPDD will be non-refundable unless you are covered by either Travel Protection Insurance Plan.

Final Payment Due Date (FPDD) for any 2025 Summer Grad Trip is March 15, 2025.

121 days or more prior to your (FPDD) – before November 14, 2024

- Cancellations received in our office 121 days or more prior to your FPDD will be assessed a fee of \$400 plus any transportation (airline, ship, bus, etc.) and/or attraction-imposed fees (park passes, ski tickets, etc.).

120-61 days or less prior to your (FPDD) – between November 15, 2024 – January 14, 2025

- Cancellations received in our office between 120-61 days prior your FPDD will be assessed a fee of \$700 plus any transportation (airline, ship, bus, etc.) and/or attraction-imposed charges/fees (park passes, ski tickets, etc.).

60 days or less prior to your (FPDD) or after your Final Payment Due Date (FPDD) – after January 15, 2025

- Cancellations received in our office within 60 days before your FPDD or after your FPDD will be non-refundable unless you are covered by either Travel Protection Insurance Plan.

Any changes or cancellations must be submitted to our office via email (customercare@gradcity.com)

The cancellation fee is assessed upon confirmation of cancellation, after being offered formal cancel options. For instance, if you cancel 122 days or more before your Final Payment Due Date and have already paid \$800, after deducting the \$400 cancellation fee, you will receive a refund of \$400. However, if you've only paid \$400, no refund would be applicable.