



Summer Programs: US Insurance, Cancellations, and Refund Options

Insurance Options available through Travel Guard AIG

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/>

\$99 Student Deluxe Plan – Added to package at time of registration.

Overview of benefits:

1. Trip Cancellation (*exclusions apply*)
 2. Trip Delay + Trip Inter Coverage
 3. Lost Baggage and Personal Effect Coverage
 4. Baggage Delay Coverage
 5. Medical/Emergency Expenses while in destination
- **This plan **does not** cover cancellation reasons for schedule conflicts, change of mind, etc.**
 - The Student Deluxe Plan, you will be fully 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 Travel Guard AIG's listed valid reasons for you to be eligible for a reimbursement through an insurance claim.
 - If you cannot travel and your reasoning does not correspond with Travel Guard AIG'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**.**

\$149 Cancel for Any Reason (CFAR) Insurance – \$99 Student Deluxe + \$50 Upgrade to CFAR coverage **Must be added and paid for within 14 days 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 Student Deluxe Plan, you would still be eligible for 50% 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 AIG's listed valid reasons, you are eligible for full reimbursement, minus the insurance premium cost, as granted with the Student Deluxe 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/>
- The insurance cost/premium will not be returned via reimbursement if/when you file an insurance claim. The \$99 payment for the Student Deluxe Plan or \$149 payment for the Cancel for Any Reason plan is paid to AIG for the insurance package.
- With an approved claim, you would be 100% reimbursed minus the \$99 insurance premium with the Student Deluxe Plan. You would be 50% reimbursed minus the \$149 insurance premium with the Premium Protection plan.
- Please note that **all insurance claims** are processed, reviewed, and either approved/denied by an insurance 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 2025 Summer Grad Trip is February 15, 2025

121 days or more prior to your (FPDD) – before October 17, 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 October 18 – December 16, 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 December 17, 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.

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