Cancel For Any Reason/Interrupt For Any Reason (CFAR/IFAR)
Frequently Asked Questions
How do I qualify for CFAR/IFAR coverage?

The CFAR benefit, which is only 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 plans and recover up to 75% of your non-refundable trip cost. The IFAR benefit, which is only 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 trip departure date. You can interrupt your trip plans and 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 is made toward your trip in order to be eligible for this benefit (additional terms apply).

What does the CFAR benefit cover?

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

1. Insurance payment and enrollment form are received within 21 days of any initial payments or deposits for the trip is received by the travel agent or other provider (i.e. your institution’s Study Abroad Department)
2. The traveler insures 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 insurance registration 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?

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1. Insurance payment and enrollment form are received within 21 days of any 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 insures 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 interrupts the trip 72 hours or more after the actual departure date
4. *IFAR also covers additional transportation costs if the traveler must travel to destination after the initially scheduled departure date, or if the traveler must return early for the destination before the initially scheduled return date.*

Can I cancel or interrupt my trip because of COVID-19 and receive 100% reimbursement of my trip cost?

To receive 100% reimbursement of your trip cost, your trip must be cancelled due to a covered reason. One covered reason for Trip Cancellation or Interruption that could apply is quarantine. The quarantine must be a government order or medically-recommended by a Legally Qualified Physician to be covered. If you contract COVID-19 before the trip departure date or contract it while you are on a covered trip, you would be eligible for the Trip Cancellation or Trip Interruption benefits as well. To receive 100% reimbursement of the trip cost you would need to cancel or interrupt your trip on the date you test positive, provide documentation of the positive test, and a Legally Qualified Physician would need to complete an attending physician statement advising you not to travel due to the nature of your illness.

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/IFAR 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 in order to be eligible for this benefit (additional terms apply).

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

If your doctor tells you not to travel due to your age, a pre-existing condition, or even just to be safe, this is covered by the CFAR/IFAR benefits and would be eligible for reimbursement of 75% of your non-refundable trip cost.

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. Once the person/traveler is accepted then a deposit is made, that is the date Travel Insured would use for time sensitive benefits, such as CFAR/IFAR.

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 insurance cost?

You can call Travel Insured International and the customer representative will help make the appropriate adjustments – this must be done within 21 days of changing the trip.

How do I add to my trip cost once insurance coverage has already been purchased?

You can log in to your Travel Insured profile to add non-refundable trip expenses to your coverage.

Do I need to insure my entire non-refundable trip cost?

To maintain CFAR/IFAR eligibility, the entire prepaid, non-refundable trip cost must be insured.

Is there a video explaining CFAR coverage?

Yes. To view a brief video explanation, click here.

What if COVID-19 causes a travel delay?

You must be delayed for the time period listed on your plan while en route to, from, or during your trip due to a covered reason.

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 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 to receive reimbursement of up to 75% of the non-refundable trip cost.

What if I am required to quarantine in my host country due to a positive COVID-19 test? Is there coverage?

Quarantine expenses are not covered. The CFAR/IFAR benefits would be available in the event a traveler cancels or interrupts a trip following a quarantine.

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. Travel Insured is notified of a loss/claim, sends 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.

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

While Travel Insured would not need a “reason” for the cancellation/interruption, they 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. Travel Insured International would need trip invoices, cancellation invoices, refund information, and proof of payments supporting the amount being claimed.
How long does it take to receive reimbursement from Travel Insured International when filing a claim?

Once the claim is processed, the standard turnaround time for reimbursement is 5-10 business days.