



Student Travel Insurance

What Parents Need to Know

No matter how carefully plans are made and executed, travel holds the potential for unwanted surprises. That's why we always recommend or include Travel Insurance for our student travelers.

Q. Why Buy Travel Insurance?

A. Many unforeseen circumstances can lead to loss of funds already paid or can necessitate substantial expenditure while away from home. *Travel insurance can reimburse you for loss funds and pay for other expenses in emergencies.*

- Flight Delay or Cancellation
- Missed Connection
- Medical Emergency
- Unexpected Illness

- Natural Disaster or Weather
- Lost or Delayed Baggage
- Travel Supplier Failure
- Failure to Qualify for Trip

Q. Is Travel Insurance included in my Student's Package?

A. Your student's travel package may include basic, **post-departure** travel insurance. This coverage is in effect once the trip has departed, but does not cover any incidents which occur prior to the trip.

Q. Can I upgrade or purchase coverage for cancellation because of illness or failing grades?

A. Yes. Additional insurance coverage is available on our website. You can find your organization listed there along with the prices to upgrade coverage, and an on-line order form.

Q. Is there a time limit on when additional coverage can be purchased?

A. Yes. **Cancel for Any Reason** (which is the only coverage for failing grades) must be **purchased by the date of final trip payment**. **Comprehensive Coverage** (which covers cancellation for illness) must be **purchased by the date of final trip payment** for Pre-Existing Medical Conditions to be covered. Comprehensive coverage may be purchased at any time, but if purchased later than the final trip payment date Pre-Existing conditions are excluded. Student must be medically able to travel at time of purchase for both Comprehensive and Cancel for any Reason Insurance Coverage.

www.bandtravel.com

Step by Step Guide to Student Travel Insurance

1. Find your Student's Trip at www.bandtravel.com to see if your student's trip already includes insurance.
2. Compare the Coverage options to decide whether you need to purchase coverage or upgrade the coverage already included.
3. Purchase On-Line using the order form for your student's group. Pay particular attention to all conditions, dates, exclusions and fine print.

TRAVEL INSURED Intl.