



Rhodes College students and parents,

Please carefully read this information about this insurance policy and the additional Cancel for Any Reason add-on for your travel plans. The insurance company can only sell this as an individual policy to the traveler, so **it is not included in our summer programs**. If you want to insure your trip, you will need to purchase this policy and the optional Cancel for Any Reason add-on on your own.

These items are intended to protect you if you've been accepted to a program and you later cancel your participation because you've had a change in plans. *For instance: Imagine that you apply for a Rhodes Summer Program/Maymester, but then you get accepted into your dream internship taking place at the same time. Even though you withdraw from the Maymester, you will still be responsible for the entire cost of the Maymester. (See our "[Cancellation and Refund Policy](#)."*) If you have purchased the **Academic Explorer Adventurer Plan** and the optional **Cancel for Any Reason** add-on, you would be able to recoup some of the program and airfare cost. (Cancel for Any Reason insurance policies usually only recover up to 75% of the insured value, and benefits are subject to all of the terms and conditions of that policy).

We recommend **BOTH** for you:

1. Academic Explorer Adventurer Plan
2. Cancel for Any Reason optional add-on

Cancel for Any Reason is an optional add-on; you must select it in the enrollment process (instructions in the next pages) AND you must follow these and other requirements stated in their documents, or the policy is nullified even after you've paid for it:

- The Cancel For Any Reason add-on must be purchased within 15 days of the date the student's initial trip payment is received. This means you must purchase this policy within 15 days of being accepted to the program.
- If you have to cancel your trip, it must be no later than 2 days prior to the scheduled departure date of the trip. This means that last-minute cancellations are not covered.
- You may continue adding non-refundable trip expenses to your policy, later, if you like. To be covered, they must be added to your policy within 15 days of when you make payment for them. For instance: you may purchase airfare months after enrolling in this policy, and as long as you add it to your policy and pay the increased insurance charge within 15 days of when you purchase your airfare, it will be a covered expense.

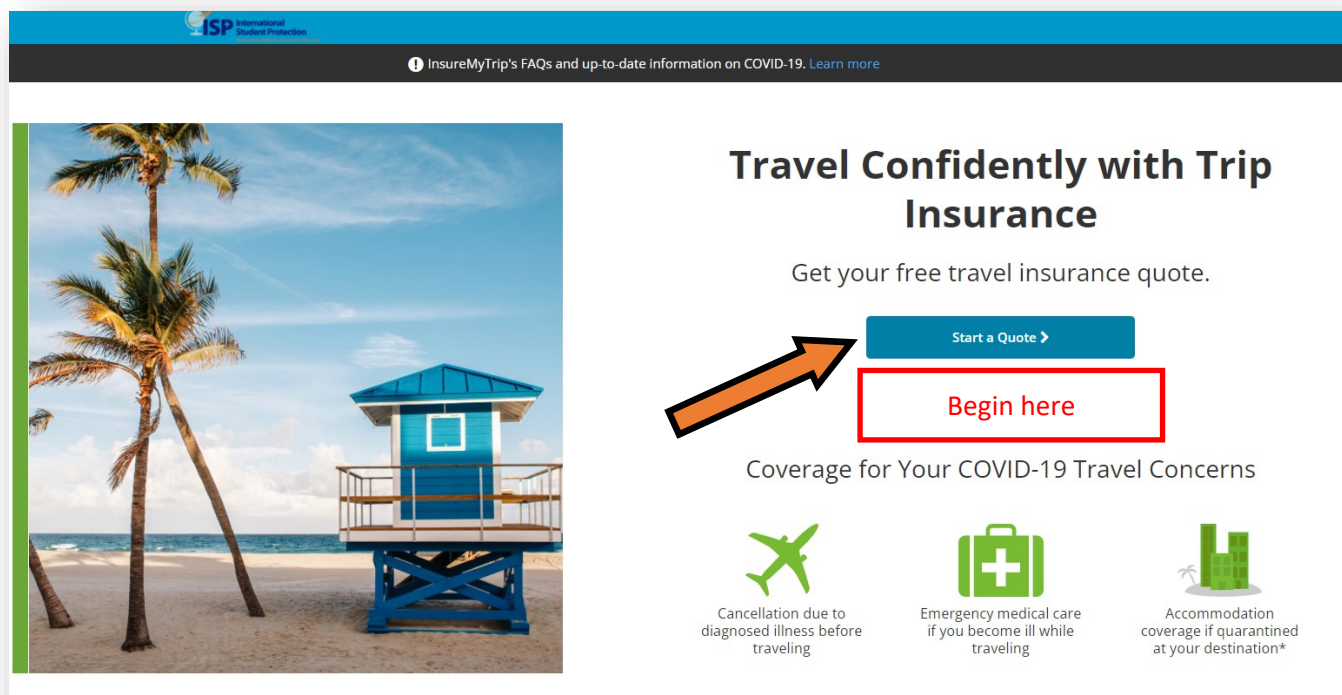
There are several other insurance providers who offer Trip Cancellation and Cancel for Any Reason insurance policies. If the one below does not meet your needs, we encourage you to investigate other policies on the market which may help you. Please email us (international@rhodes.edu) for any clarification.

Erin Hillis, PhD
Director, Buckman Center for International Education
Rhodes College

Instructions for Purchasing **BOTH** Trip Cancellation & CFAR* Purchase

*(CFAR = Cancel for Any Reason)

To begin, visit our page [here](#) and follow along with these Instructions below.



ISP International Student Protection

InsureMyTrip's FAQs and up-to-date information on COVID-19. [Learn more](#)




Travel Confidently with Trip Insurance

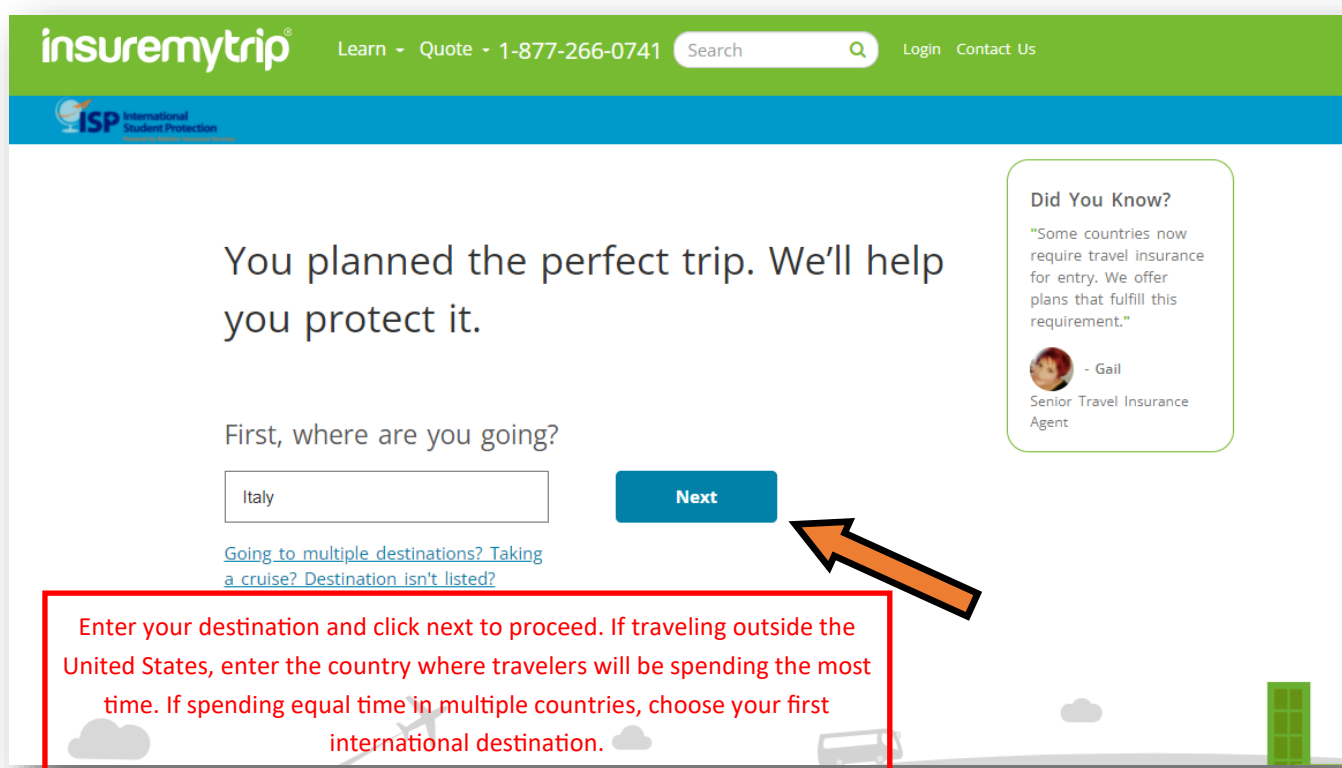
Get your free travel insurance quote.

[Start a Quote](#)

Begin here

Coverage for Your COVID-19 Travel Concerns

-  Cancellation due to diagnosed illness before traveling
-  Emergency medical care if you become ill while traveling
-  Accommodation coverage if quarantined at your destination*



insuremytrip® Learn - Quote - 1-877-266-0741 Search Login Contact Us

ISP International Student Protection

You planned the perfect trip. We'll help you protect it.

First, where are you going?


Italy

[Going to multiple destinations? Taking a cruise? Destination isn't listed?](#)

[Next](#)

Did You Know?

"Some countries now require travel insurance for entry. We offer plans that fulfill this requirement."

 - Gail
Senior Travel Insurance Agent

Enter your destination and click next to proceed. If traveling outside the United States, enter the country where travelers will be spending the most time. If spending equal time in multiple countries, choose your first international destination.

When is your trip?

Enter the dates of your trip

Leaving your home on:

 12/31/2021

Returning to your home on:

 08/30/2022

Anyone traveling on different dates will need to buy a separate plan.

[< Back](#)[Next](#)

Did You Know?

"If you contract COVID-19 and become ill during your trip, plans may include coverages for trip interruption, emergency medical services, and emergency evacuation. Each plan is unique so be sure to read your policy carefully."



- Matt

Insurance Product Analyst

Enter your citizenship and state in the US where you live.

What is your citizenship?

United States

Where do you live?

Tennessee

Travelers who live in a different state will need to buy a separate plan.

[< Back](#)[Next](#)

Did You Know?

"Travel insurance is regulated and approved by each state's insurance department. Entering your home state will determine which policies and benefits are available to you."



- Erin

Insurance Product Analyst

insuremytrip®

Learn ▾ Quote ▾ 1-877-266-0741

Search

Login Contact Us

ISP International Student Protection

How many travelers?

1 ▾

Enter your *current* age(s):

Traveler 1


20

For travelers under a year, enter "0".

Confirm total # of travelers. For example, if your spouse or a child is traveling with you. Enter your age and the age of any spouse or child traveling with you.

Did You Know?

"Travel insurance benefit limits will display as per person (unless otherwise noted) but the total premium quoted is for all travelers."

 - Meghan
Product Manager

< Back

Next

insuremytrip®

Learn ▾ Quote ▾ 1-877-266-0741

Search

Login Contact Us

ISP International Student Protection

Help us determine our plan recommendations by adding your trip details.

Don't worry, your answers won't affect the price. Select all that apply:

Taking a flight

This includes any flights to get to or go between destinations.

☒

Going on a cruise

You are going on an overnight cruise to one or more ports.

☐

Renting a vacation home


You are renting a furnished house or condo for your accommodations.

☐

This part is not critical. You can feel free to check any that apply or skip.

Did You Know?

"Not all plans are one-size-fits-all. Several plans offer unique benefits tailored to your trip details."

 - Gail
Senior Travel Insurance Agent

< Back

Next



Be sure to purchase coverage within 15 days of the date you first paid for your trip. If you purchase coverage AFTER the 15 days, the Cancel for Any Reason Benefit is no longer available.

Learn ▾ Quote ▾ 1-877-266-0741 Search Login Contact Us

To maximize your coverage, add together the cost of your trip details.

This is your total trip cost:

\$ 4,000

If you wake up the morning of your trip and can't go, what reservations would not be refunded? Hint: flights, hotels/resorts, vacation rentals, cruise costs, tours, excursions, etc.

[< Back](#)[Next](#)

Did You Know?

"Insuring your total trip cost is one of the eligibility requirements for the optional Cancel for Any Reason (CFAR), if available in your state. CFAR is your best option if cancelling your trip due to fear of COVID-19."

- Matt
Insurance Product Analyst

For 2022, this would be the date you made your first payment to your Rhodes account for the \$300 initial program fee or the entire cost of the program.

For 2023, this would be the date that you submitted your application for a Rhodes Maymester.

Learn ▾ Quote ▾ 1-877-266-0741 Search Login Contact Us

When did you start booking your trip? (optional)

10/31/2021

This date could be when you booked your flight, made a hotel reservation, or bought event tickets, whatever booking came first.

[< Back](#)[View Quote](#)

Did You Know?

"The earlier you buy your plan after making your initial payment, the better. Most plans offer time sensitive benefits, such as optional CFAR, where your first payment date is one factor used to determine eligibility."

- Erin
Insurance Product Analyst



We found 1 plans

You're searching for Comprehensive plans

[Email results](#)

Sorting by: Frequently Purchased

Quote Details

Destination: Italy
Travel Dates: 01/01/22 - 08/31/22
Traveler ages: 20
Total trip cost: \$4000 on 11/01/21
Other: Plane

[Update quote](#)

Choose a coverage to display

Select an option

Plan Types

- ☐ Top Picks for COVID-19
- ☐ Recommended
- ☒ Comprehensive
- ☐ Medical
- ☐ Evacuation
- ☐ Embassy Visa
- ☐ Accidental Death
- ☐ Vacation Rental Damage

Coverages

- ☐ Cancel for Any Reason
- ☐ Cancel for Work Reasons



Comprehensive Plan
Academic Explorer Adventurer
[View all plan details](#)

Not enough reviews
980 provider reviews

\$103.76
Total cost for all travelers

[Buy](#)[Compare](#)

Look for the additional options on the left side.
**To include Cancel for Any Reason coverage,
you must check the box next to it.**

We found 1 plans

You're searching for Comprehensive plans

[Email results](#)

Sorting by: Frequently Purchased

Quote Details

Destination: Italy
Travel Dates: 01/01/22 - 08/31/22
Traveler ages: 20
Total trip cost: \$4000 on 11/01/21
Other: Plane

[Update quote](#)

Choose a coverage to display

Select an option

Plan Types

- ☐ Top Picks for COVID-19
- ☐ Recommended
- ☒ Comprehensive
- ☐ Medical
- ☐ Evacuation
- ☐ Embassy Visa
- ☐ Accidental Death
- ☐ Vacation Rental Damage

Coverages

- ☒ Cancel for Any Reason
- ☐ Cancel for Work Reasons
- ☐ Pre-Existing Condition Waiver
- ☐ Rental Car
- ☐ Accidental Death

[Apply Changes](#)[Reset](#)

Be sure to check the box next to
Cancel for Any Reason, then click
Apply Changes.

We found 1 plans

Quote Details

Destination: Italy
Travel Dates: 01/01/22 - 08/31/22
Traveler ages: 20
Total trip cost: \$4000 on 11/01/21
Other: Plane

[Update quote](#)

Choose a coverage to display

Select an option ▼

Plan Types

- ☐ Top Picks for COVID-19 ?
- ☐ Recommended ?
- ☒ Comprehensive ?
- ☐ Medical ?
- ☐ Evacuation ?
- ☐ Embassy Visa ?
- ☐ Accidental Death ?
- ☐ Vacation Rental Damage ?

Coverages

- ☒ Cancel for Any Reason ?
- ☐ Cancel for Work Reasons ?
- ☐ Pre-Existing Condition Waiver ?
- ☐ Rental Car ?
- ☐ Accidental Death ?

[Apply Changes](#)

[Reset](#)


You're searching for Comprehensive plans with:

[Email results](#)

Cancel For Any Reason ✖

Sorting by:

Frequently Purchased ▼



Comprehensive Plan

Academic Explorer Adventurer

[View all plan details](#)

Not enough reviews
980 provider reviews

\$166.00

Total cost for all travelers

Buy

Compare ☐

Selecting the Cancel for Any Reason option will update the pricing, shown here.

You can double-check that CFAR has been added, and view other plan details, by clicking View all plan details.

When ready to proceed, click Buy to finalize your enrollment.

If CFAR has been selected, it will appear checked below in the summary of benefits.

We found 1 plans

You're searching for Comprehensive plans with:

Quote D
Destination
Travel Dates
Traveler's Age
Total trip cost
Other: Please specify

Choose a plan
Select a plan

Plan Type
☐ Top Pick
☐ Recommended
☒ Comprehensive
☐ Medical
☐ Evacuation
☐ Embassy
☐ Accidents
☐ Vacation

Coverage
☒ Cancel for Any Reason
☐ Cancel for Pre-Existing Conditions
☐ Rental Car
☐ Accidents

Apply Changes

Hidden Plans

IMT Services Academic Explorer Adventurer

\$166.00
total cost for all travelers

Buy this plan

If you are a student or faculty member who is traveling for an academic-related trip the Academic Explorer Adventurer

[Read More](#)

Plan Info

Plan Type	Comprehensive
View Certificate	View Certificate
Refund Policy	10 Day Review Period
Available to	U.S. Residents
AM Best Rating	A

Trip Protection

Coverage limits below are per person

Trip Cancellation	\$4,000
Trip Interruption	\$5,000
Financial Default	10 Day Wait
Terrorism in Itinerary City	Foreign and U.S. Domestic
Interrupt for Any Reason	—
Cancel for Any Reason	<input checked="" type="checkbox"/> 75% of non-refundable trip cost [Requires purchase within 15 days of the date your initial trip payment is received. Certain additional conditions must also be met.] (\$62.24)
Baggage Loss	\$1,000 \$250 per item (secondary)
Baggage Delay	12+ hours

Enter your personal information, and ensure that all other information is accurate.

1 Travel Details ----- 2 Payment ----- 3 Confirmation

Travelers

Primary Traveler - This is the first person named on the policy and to whom all correspondence is sent.

*First Name	MI	*Last Name	Suffix	*Date of Birth	Age
Joe		Student	▼	11/01/2001	20

Residence

The primary traveler's address is used to determine plan availability and for postal correspondence. Because insurance laws vary by state, any travelers in your group that reside in a different state must purchase a separate plan.

*Address Line 1	Address Line 2 (Optional)		
2000 North Pkwy			
*City	*State/Province	*Zip/Postal Code	*Country
Memphis	Tennessee ▼	38112	United States ▼

Trip

Primary Destination: Italy ⓘ

*Total Trip Cost: \$ 4,000

*Initial Trip Payment Date: 11/1/2021 ⓘ

Travel Suppliers

If your Airline, Cruise Line or Tour Operator is not listed, select "Unknown/Not Listed". If you are flying on more than one airline, select the main airline you will be using.

*Airline	Alitalia ▼
*Cruise Line	None ▼
*Tour Operator	None ▼

Additional Plan Options

Review the options you've selected for the plan. You can make changes, and the plan cost will update automatically.

Cancel for Any Reason

☒ 25% of non-refundable trip cost (requires purchase within 15 days of the date your initial trip payment is received. Certain additional conditions must also be met.) (\$62.34)

[Click to proceed and pay](#)

[Review & Purchase](#)

Enter your billing information, credit/
debit card details, and click Confirm to
finalize your purchase.

✓ Travel Details

2 Payment

3 Confirmation

Billing Address & Contact

☐ Use Residence address as Payment address.

*Street Address

*City


*State/Province

*Zip/Postal Code

*Country

*Phone Number

*Email




imt
SERVICES

IMT
Academic Explorer Adventurer
[View more information](#)
[View Certificate](#)
\$166.00

Destination: Italy
Departure: Jan 01, 2022
Return Date: Aug 31, 2022
Total Trip Cost: \$4,000


Joe Student, 20
2000 North Pkwy
Memphis, TN 38112 USA





Additional Plan Options
Cancel For Any Reason:
You have selected the Cancel for
Any Reason option

 **Make a Secure Payment of \$166.00**

We use 2048-bit RSA public key encryption and 128-bit symmetric encryption to make sure your private data stays private. [Our Security Policies](#)

*Name on Card

*Card Number *Expiry Date *CVV 


   

Electronic Document Signature

* You must agree to the following statement before purchasing.

☐ By checking this agreement box I am providing my electronic signature and consent to InsureMyTrip's [Terms and Conditions](#).

Confirm



Important Notes:

1. The plan must be purchased within 15 days of the date the insured's initial trip payment is received, and the trip must be cancelled no later than 2 days prior to the scheduled departure date of the trip for the Cancel for Any Reason benefit to be available.
2. Cancel for Any Reason covers up to 75% of non-refundable insured Trip Cost. Cancellation must be no later than 2 days prior to the scheduled departure date of the trip.

Claims Filing Information:

Co-ordinated Benefit Plans, LLC

On Behalf of United States Fire Insurance Company

P.O. Box 26222

Tampa, FL 33623

Phone: Toll Free: 877-794-6915 / Direct Dial: 727-412-7686

Or E-mail your information to: TravelTeam@cbpinsure.com

IMPORTANT: To facilitate prompt claims settlement, You will be asked to provide proof of Your loss. Therefore, be sure to obtain the following as applicable: 1.) For baggage and baggage delay claims - reports from parties responsible (i.e. airline, cruiseline, etc.) for loss, theft, damage or delay. Some claims may also require a police report. Please obtain receipts for lost or damaged items; 2.) For trip delay claims - a statement from party causing delay and receipts for expenses; 3.) For cancellation/interruption claims - Your travel invoice, the cancellation or interruption date, original unused tickets/ vouchers, the travel organizer's cancellation clause with regard to nonrefundable losses. You will also be asked to provide proof of payment.