



Supplementary Insurance Coverage

International Educational Exchange, Inc. has secured supplemental coverage for our participants that will assist in covering fees paid in association with their Intern/Training/SWT programs due to any of the following: Trip Cancellation, Trip Delay or Trip Interruption.

At the time of application participants may choose to purchase the Travel Cancellation and Travel Interruption Insurance. The cost of this insurance is **\$125** for the length of the program and will provide insurance coverage that will provide benefits for cancellation of participants program prior to arrival to the United States and interruption of participants program during their time in the United State for covered reasons. ***This fee is not part of the program fee and is charged in addition to all other fees.***

Benefit to your company:

By having your participants purchase this supplemental coverage, you will not have to issue any refunds to participants for fees paid to your agency should any of the covered incidents occur.

The maximum amount payable to the participants under this policy is \$4500.00. Coverable expenses include Fees paid to participants home country agency, fees paid to U.S. visa sponsor, airline fees and expenses related to possible quarantine – up to a maximum payout of \$4500.00. This policy will NOT cover fees associated with a visa denial, SEVIS fees or any fees paid to the U.S. Government. In addition, this policy will not reimburse any fees participants paid for participation in this program should there be any border closures. Under these circumstances your normal refund policy should apply.

This insurance policy is not mandatory, however if participants decide **not** to purchase this policy, IEE will not issue any refunds of paid program fees should the participant withdraw from their program or if their program is cancelled due to any of the causes covered under this policy as stated below. We recommend you adopt the same refund policy in order to be consistent and eliminate having to reimburse any fees paid to your agency.

This policy has been created specifically for Sponsors who are members of the ACEO (Association of Cultural Exchange Organizations). This policy is not available to all sponsors.

Description of Coverage:

Program/Trip Cancellation:

If participant's trip is cancelled outright and deemed as covered under the policy by the Insurance Company Insurance Company will reimburse them up to a maximum of \$4500.00 if they are prevented from taking their Trip for any of the following covered reasons that take place after the Effective Date: Sickness, Accidental Injury or death; Being quarantined*, required to serve on a jury, subpoenaed; Natural Disaster; Terrorist Attack; Strike; Breakdown of Common Carrier. *Quarantine coverage is limited up to 14 days maximum and \$150.00 per day maximum for food, lodging and transportation.

Example: If participant has purchased their airline ticket to come to the U.S. and have paid their program fees, and they are unable to come to the U.S. for any of the above stated reasons, the

insurance company will reimburse fees they have paid toward their plane ticket and program fees (including home country agency fees) up to \$4500.00. (NOTE: Visa denials are not a covered expense).

Trip Delay:

Insurance Company will reimburse the participant up to \$4500.00 for Covered Expenses on a one-time basis, if they are delayed in route to or from their Trip for twelve (12) or more hours. Participant must be a ticketed passenger on a Common Carrier.

Covered Expenses include charges incurred for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts.

This benefit is payable only for one delay of the Insured's Trip. Travel Delay must be caused by one of the following reasons: (a) Injury, Sickness or death of the Insured Person; (b) carrier delay; (c) lost or stolen passport, travel documents or money; (d) Natural Disaster; (e) the Insured being delayed by a traffic accident while in route to a departure; (f) hijacking; (g) unpublished or unannounced strike; (h) civil disorder or commotion; (i) riot; (j) inclement weather which prohibits Common Carrier departure; (k) a Common Carrier strike or other job action; (l) equipment failure of a Common Carrier; or (m) the loss of the Insured's and/or traveling companion's travel documents, tickets or money due to theft.

The Insured's Duties in the Event of Loss: The Insured must provide the insurance company with proof of the Travel Delay such as a letter from the airline, / newspaper clipping/ weather report/ police report or the like and proof of the expenses claimed as a result of Trip Delay

Program/Trip Interruption:

Insurance Company will reimburse fees up to a maximum of \$4500.00 if participants program is interrupted and **they must return to their home country** due to one of the following events that take place after the Effective Date and while participant is active in their program: sickness, accidental Injury or death; being quarantined*, natural disaster; terrorist attack; strike; or theft of passports, visas or event passes that has been reported to the local authorities, program cancellation by Host Organization. *Quarantine coverage is limited up to 14 days maximum and \$150.00 per day maximum for food, lodging and transportation.

Example: If participant is in the U.S. and their program is interrupted and they are required to return home for any of the above stated reasons causing them to lose time on their program, the insurance company will reimburse the participant up to \$4500.00 of fees they have paid toward their program and airline fees. Program fee reimbursement will be based on a pro-rata basis (For Example: if participant is ½ way through their program and they have to return to their home country due to any of the above-mentioned reasons, the insurance company will only reimburse them for the time remaining on their program that was lost). Combined maximum payment up to \$4500.00.

Policy Exclusions:

Under Accidental Death and Dismemberment, Trip Cancellation, Trip Interruption, Trip Delay you will not be reimbursed for any of the following:

Suicide, attempted suicide, or any intentionally self-inflicted injuries while sane or insane.

War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war.

Participation in any military maneuver or training exercise. Any loss starting while You are in the service of the armed forces of any country. Orders to active military service for training purposes of two (2) months or less will not constitute service in the forces. Upon notice to insurance company of entering the armed forces, insurance company will return to you on a pro-rata basis for any premium paid, less any benefits paid, for any period during which You are in such service.

Piloting or learning to pilot or acting as a member of the crew of any aircraft.

Mental or nervous disorders, unless hospitalized.

Participation as a professional in athletics. Semi-professional sports.

Being under the influence of drugs or intoxicants, unless prescribed by a Physician. Physician cannot be a family member.

Pregnancy and/or Childbirth.

Commission or the attempt to commit a criminal act.

Participating in skydiving; hang gliding; parachuting except parasailing; mountaineering; any race; bungee jumping; speed contest; (speed contest shall not include any of the regatta races;) scuba diving unless accompanied by a dive master and not deeper than thirty (30) feet; spelunking or caving; heli-skiing; extreme skiing.

Accidental Injury or Sickness when traveling against the advice of a Physician. Physician cannot be a family member.