

Frequently Asked Questions

IVPA Trip Cancellation Insurance Program with Starr Insurance

Participating Organization: Xperitas
Group Policy#: LTG 273792

This is a summary of coverage and is not meant to be comprehensive. Please note that the benefits described are subject to policy terms, conditions, and definitions, many of which could not be included here. Please consult the policy wording for full details. In the event of a coverage dispute, the policy wording will apply.

When does coverage take effect?

You are automatically covered under this policy as soon as you are officially registered for a travel program with your organization and have made a payment.

You must be medically capable to travel at that time. Any event that necessitates cancellation of your trip and is covered under the policy would only be covered after your payment is on record with your organization.

What are the four benefits and limits covered under this policy?

- 1) Trip Cancellation, which applies before you leave on your program, reimburses up to \$2,000
- 2) Trip Curtailment, which applies once you are on your program overseas, reimburses up to \$2,000
- 3) Trip Delay, which applies while you are in transit to and from your program, reimburses up to \$2,000

A trip includes your program cost and travel costs.

(Note that the maximum paid for all three travel benefits combined from the same event is \$2,000).

- 4) Accidental Death and Dismemberment pays a benefit up to \$1,000

Is there coverage for loss caused by Covid-19?

Yes, Covid-19 is covered like any other illness. Note that under travel medical insurance, coverage due to illness applies when you (or covered family members) are ill. It doesn't apply to losses that arise from fear of or concern about the illness. For example, there is no coverage for cancelling a trip due to concerns about Covid-19 in the area.

Do all the trip benefits respond to the same risks?

Each trip benefit responds to risks a little differently. Overall, the policy can respond in these areas: serious medical issues for you and certain family members; quarantine; personal reasons; documents loss; weather; strike; airport issues; disaster; mechanical/equipment issues; terrorism. But these are just broad categories and are not a promise of coverage.

For example, under the “documents loss” category, the Cancellation and Curtailment benefits can respond to “theft of passport/visa/event passes”. However, the Delay benefit could respond to “stolen passports, travel documents or money”. In addition, theft must be reported to the authorities in order to qualify as a cause of loss. So the benefits typically respond under very specific circumstances.

Similarly, the way that “weather conditions” category applies, for example, is defined for each benefit, sometimes specifying timeframes, conditions or specific impacts before coverage can kick in.

Review the terms for each benefit carefully. The key to success in using this kind of travel insurance is to become familiar with the way that coverage applies in each case.

How does the trip cancellation benefit work?

The trip cancellation benefit can reimburse the unused portions of fees you paid, such as both program and travel costs, because you are not able to go on your program for covered reasons. It follows the scheduled departure date on your ticket.

Report the cancellation to your program organization and to the insurance company within 72 hours of the event that caused it. Otherwise, there is the risk that insurance company might not pay for charges you could incur if your organization or travel supplier is not notified quickly enough.

How does the trip curtailment benefit work?

The trip curtailment benefit reimburses unused portions of fees paid if your trip is interrupted for covered reasons while you are on it during the scheduled program period. Curtailment (referred to as “Trip Interruption” in the Starr insurance policy) means that you have to leave the program while it is underway.

Curtailment coverage begins as soon as you arrive overseas for your scheduled program. It ends on your scheduled departure date or when you are no longer able to participate in the activities of your organization's program overseas, whichever comes first.

If the reason your program is curtailed is medical, including for Covid-19, a physician must verify the need for curtailment of your trip in writing before the trip is terminated. This step is important in order to make a completed curtailment claim. It's important to get the physician's confirmation before you return home, because it may not be possible to get that note afterwards.

How does the trip delay benefit work?

The trip delay benefit can reimburse certain expenses you may incur if your trip to and from the program is delayed for covered reasons. These can include pre-paid expenses, additional transportation costs, and up to \$150 per day for reasonable travel-related expenses up to the policy maximum. You have to be a ticketed package on a common carrier for the benefit to apply.

Is there coverage for quarantine?

Yes, quarantine is a covered risk for all three trip benefits. However, it applies very specifically. For trip cancellation due to quarantine, you must be prevented from going on your program because of quarantine in your home country caused because you actually have Covid-19 or symptoms of Covid-19, with a written confirmation from a doctor.

For trip delay and trip curtailment, which take effect after you are no longer in your home country, it applies because you have Covid-19 or symptoms of Covid-19, or because there is an official requirement by the authorities for you to quarantine while you are in transit or on your program.

Coverage for quarantine applies for up to 14 days and covers expenses like food, transportation and lodging up to \$150 per day.

Is a positive covid-19 test enough basis for making a cancellation claim?

A Covid-19 positive test result may not be adequate to trigger trip cancellation coverage on its own if there are no other significant symptoms of illness. In order for any illness to trigger cancellation coverage, there needs to be an accompanying doctor's note that confirms the medical requirement that the participant cancel the program. This medical confirmation is typically the standard for proof of loss under trip cancellation policies.

Two points to note for trip cancellation claims: 1) The medical professional cannot be related to you. 2) A medical incident that causes the cancellation has to happen within 30 days of your travel date.

Is my positive covid-19 test enough basis to trigger a quarantine claim?

Once you are in transit or are on your program, coverage can respond if you are required to quarantine because you have had a positive Covid-19 test.

If I have been exposed to someone who tested positive for COVID-19 but don't have symptoms myself, does the quarantine coverage go into effect?

The quarantine must be required by the local authorities, or by a treating medical professional, or by your program officials.

If a family member gets seriously ill with Covid-19 before I depart, is that enough basis for making a cancellation claim?

The sickness, accidental injury, or death of a covered family member is a covered reason for your making a trip cancellation claim before departure, as Covid-19 is covered like any other illness. Note that a medical professional must confirm in writing that their medical situation is severe enough to warrant the cancellation of your trip (and that medical professional cannot be related to you.) The medical incident involving your family member must occur within 30 days of your scheduled trip departure.

The definition of Covered Family Member extends to your and/or legal or common law spouse, domestic partner, parent, legal guardian, step-parent, step-parents-in-law, grandparent, grandchild, natural or adopted child, foster child, ward, step-child, children-in-law, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law, aunt, uncle, niece, nephew, or cousin, who reside in the United States.

Is there an exclusion for pre-existing conditions?

No, there is no pre-existing condition exclusion either for you or for eligible family members whose medical situations may be covered under the trip cancellation or curtailment benefits. The policy does state that you must be medically capable of travel on the day you purchase your coverage, and that you should not travel against medical advice.

Note that there are other exclusions that can apply both to you and your family under the policy terms, such as being under the influence of drugs or alcohol, pregnancy and/or childbirth, participating in certain high-risk sports, criminal or intentional acts, and mental/nervous disorders (unless hospitalized).

Does coverage apply if my trip is cancelled or curtailed or delayed because the borders are closed or if travel advisories change because of Covid-19?

No, border closure or change in travel advisory is not a covered risk under the policy.

Could I use both quarantine and curtailment benefits if my trip is interrupted because of quarantine while I'm overseas?

It's possible that both benefits could apply, up to the policy maximum of \$2,000 for all the travel benefits used.

How does coverage apply if there is a natural disaster like a hurricane?

For trip cancellation prior to departure, natural disaster (or documented man-made disaster) can be covered if it renders your accommodations uninhabitable at your overseas destination for more than 14 days. Coverage is limited to the cost of your airfare and does not apply if a storm is named, or the disaster forecasted prior to your registration and payment under this coverage.

Trip Cancellation coverage could also apply if your principal residence is rendered uninhabitable by a natural disaster or other specific hazards.

In the case of trip curtailment after your program has begun, coverage applies to mandatory evacuation ordered by local authorities due to the disaster at your overseas destination. There has to be four days or 50% of your total trip length, or less, remaining on your trip at the time that the mandatory evacuation ends, in order to qualify as an interrupted trip.

The trip delay benefit responds to travel delay caused by natural disaster too.

Is there coverage for the trip to the airport?

Yes, Trip Delay coverage can respond if a closed roadway or a documented weather condition or a traffic accident (that you didn't cause) keeps you from getting to the point of departure.

Will trip delay apply if my flights are cancelled or I can't make my connections?

The benefit can apply when you experience a delay of more than 12 hours as a ticketed passenger on a common carrier (such as a scheduled airline) as a result of covered risks.

Covered risks include inclement weather that delays the common carrier. Delay could also be caused by equipment failure for the common carrier, or because of certain events that happen in flight or at the airport or before getting to the airport. These are not all of the covered reasons; the list is spelled out in the policy.

Trip Delay coverage has two features: it can reimburse you when covered delay keeps you from using pre-paid expenses like non-refundable accommodations, for example. It can also reimburse up to \$150 per day for reasonable accommodations, meals, and lodging.

Coverage under the policy specifies minimum travel timeframes. For example, connecting times between scheduled common carriers must be no less than 90 minutes, so a connection that was scheduled to be shorter than that would not qualify for coverage. The scheduled time between arrival at your scheduled trip departure city and your scheduled trip departure, such as the start of your overseas program, has to be four hours or longer.

Does coverage apply if my airline goes bankrupt?

Bankruptcy of the airline is not covered under the policy. There is, however, specific coverage for other kinds of risks that can affect your flight, such as strike, mechanical breakdown and weather.

What is the AD & D benefit?

This benefit can pay a lump sum of up to \$1,000 in case of death or certain types of other losses. These would be caused by injury arising from accident, but not from illness.

What are the major exclusions to the policy?

Major exclusions include self-inflicted injuries; war; military service; pilot or crew of an aircraft; mental or nervous disorders (unless hospitalized); participation in professional athletics or semi-professional sports; influence of drugs or intoxicants (unless prescribed by a physician); pregnancy or childbirth; criminal acts; traveling against the advice of a physician; intentional acts; disfigurements due to an act of God.

This is just a brief listing. Consult the policy wording for a fuller description of the exclusions to the policy.

Are sports included as a cause of loss?

Losses arising from these sports are excluded: skydiving; hang-gliding; parachuting (except parasailing); mountaineering; any race; bungee jumping; speed contest (other than regatta races); scuba diving unless accompanied by a dive master and not deeper than 30 feet; spelunking or caving; heli-skiing; extreme skiing.

Where can I get questions answered or a copy of the policy?

Raul Casas is the Program Administrator and will be happy to help you. Contact him at administrator@coretravelinsurance.com or at 518-708-4192.

Why is it called the IVPA Trip Cancellation Program?

IVPA is the association that sponsors the insurance program, while Starr is the insurer.

How do I file a claim?

Claims are managed by claims administrator ACI. Send them a completed claim form within 20 days of the insured event. Be sure to specify both your name and the name of your organization.

It is important to file claims as quickly as possible, as coverages such as trip cancellation, curtailment or delay are governed by time. For the trip cancellation benefit, the insurance company needs to hear about your cancellation within 3 days of the event that caused it, or as quickly as possible.

Be sure to include all of the backup documents requested, or the claim is likely to be held up in processing until they are received.

The updated address for ACI is:

Administrative Concepts, Inc
Attn: Claims
P.O. Box 4000
Collegeville, PA 19426-9000

Email: aciclaims@acitpa.com

Phone #: (888) 293-9229

Fax #: (610) 293-9299

Group Policy#: LTG 273792

You can request a claim form either from ACI or from the Program Administrator.

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