

Cancellation Policies & Insurances



What is the cancellation policy?

Before the tour begins, Explorica reserves space for each enrolled traveler and thus incurs costs. For this reason, we must charge cancellation fees. In order to protect your travel investment in the event you need to cancel your tour, Explorica recommends purchasing a travel protection plan. The following cancellation policies apply:

If you withdraw this many days prior to departure	The following cancellation fees apply
More than 140 Days	\$300 + the \$99 deposit
140 – 106 Days	\$500 + the \$99 deposit
105 – 66 Days	50% of All Fees + the \$99 deposit
65-31 Days	75% of All Fees + the \$99 deposit
30 Days or less	No Refund

Travel Insurance

Through Trip Mate, our third-party travel protection plan provider, four out of five Explorica travelers protect their tours with our travel protection plans. Explorica offers two great plans that help protect your educational travel investment.

Explorica's Travel Protection Plan

Our standard travel protection plan covers you for the following events:

- A traveler's injury, sickness, or death of a family member
- Theft of passport or visas
- Flight cancellations due to strike or bad weather
- Loss of luggage and personal effects
- Trip cancellation or trip interruption due to covered reasons such as a covered sickness, illness, injury or death
- Trip cancellation or trip interruption due to terrorist acts, as defined

The following benefits apply to both of Explorica's high-quality travel protection plans:

Trip Cancellation or Interruption. If you have to cancel or interrupt your Explorica trip after departure due to a covered injury, sickness, or death (your own or that of a travelling companion or a family member) or for other covered reasons such as: Cancellation or Interruption of your Trip due to: Inclement Weather, unannounced Strike, or mechanical breakdown that causes complete cessation of service of Your Common Carrier for at least 12 consecutive hours; a documented traffic accident while enroute to departure; being hijacked or quarantined; jury duty; destruction of your home or destination by fire, flood, burglary or natural disaster; being called to the emergency service of government to provide aid or relief in the event of a natural disaster; a documented theft of passports or visas; a transfer or employment of 250 miles or more; ***a Terrorist Incident which occurs in a city listed in the itinerary of your Trip provided the Terrorist Incident occurs within 30 days prior to the Scheduled Departure Date for your Trip***; of revocation of military leave due to war.

Travel delay. Reimburses up to \$100 per day (maximum of \$500) for reasonable accommodation and traveling expenses until travel becomes possible if you are delayed for 12 hours or more due to a covered reason such as a common carrier delay; injury, sickness, or death of you and your traveling companion; quarantine; loss of passport, travel documents, or money; or natural disaster.

Medical expense/emergency assistance. Provides reimbursement up to \$25,000 for reasonable and customary medical expenses incurred while on your trip; emergency dental treatment received during your trip, up to \$750; the costs for emergency transport to home or an appropriate hospital, including escort expense (both, if deemed necessary by the attending physician), for a covered injury or sickness which occurs while on your trip; or the cost of homeward carriage if deceased, up to \$50,000.

Baggage & personal effects. Coverage up to \$2,000 for direct physical loss or damage to your baggage, passports, or visas while on your trip. A \$600 maximum limit applies to jewelry, gems, watches, cameras and camera equipment, and furs; a \$300 per article limit applies to all other items. If, while on your trip, your baggage is delayed for more than 24 hours, we will reimburse you up to \$100 for the purchase of necessary additional clothing and personal articles.

Pre-existing conditions waiver. The plan exclusion for pre-existing conditions is waived if you purchase the plan within 14 days of your initial deposit/payment for your trip.

A “Travel Protection Plan” which provides complete details of the plan, including conditions, exclusions, and limitations, is available to you on our website by searching “travel protection plan” or at any time by request.

Explorica's Travel Protection Plan Plus

Along with providing you the same benefits as our standard Travel Protection Plan, the Explorica Travel Protection Plan Plus also includes our exclusive Cancel For Any Reason Waiver Benefit.

With our Cancel for Any Reason Waiver Benefit, if you cancel your trip for any reason not otherwise covered by this policy, we will reimburse you for **75% of the non-refundable cancellation fees** which apply to your trip, provided:

- 1) Payment for this plan is received by Explorica within 14 days of your initial deposit/payment for your trip; and
- 2) You cancel your trip thirty (30) days or more before your scheduled trip departure date.

This Cancel for Any Reason Waiver Benefit does not cover: 1) penalties associated with any air or other travel arrangements not provided by Explorica; 2) failure of Explorica to provide the bargained-for travel arrangements due to cessation of operations for any reason.

The Cancel for Any Reason Waiver Benefit is provided by Explorica and is not an insurance benefit underwritten by United States Fire Insurance Company and must be purchased within 14 days of your initial payment for your trip.

The Explorica Travel Protection Plan benefits are administered by: Trip Mate, Inc. (In CA, dba Trip Mate Insurance Agency), 9225 Ward Parkway, Suite 200, Kansas City, Missouri 64114; tel. 1.800.888.7292.

The Explorica Travel Protection Plan is underwritten by United States Fire Insurance Company, Morristown, NJ.

The cost for Explorica's Travel Protection Plan is \$12 per day of your tour, maximum \$180. This plan must be purchased at the time of enrollment, and cannot be refunded once selected.

The cost for Explorica's Travel Protection Plan Plus is \$18 per day of your tour, maximum \$270. This plan must be purchased at the time of enrollment, and cannot be refunded once selected.

HOW TO SUBMIT A CLAIM

Before you submit a claim to Trip Mate through your Travel Protection Plan, there are a few things you'll need to have ready:

- Your Plan Number: F433E
- The departure and return date of your trip
- Depending on the reason for the claim, Trip Mate may indicate further documentation is required.

Claims may be reported to Trip Mate by any of the following methods:

- Online - visit <https://www.travelclaimsonline.com>
- Phone - call to 1.800.888.7292 during business hours.
- Fax - 1.816.523.3379
- Mail - Trip Mate, Inc.
9225 Ward Parkway
Kansas City, MO 64114

If you choose to submit your claim online, you will be prompted to enter your plan number (noted above). Make sure to only fill in the fields marked with asterisks.