



2027 Trip Insurance Coverage

Please read this document carefully.

Vistas In Education, Inc. provides each participant with coverage under an AIG Travel Guard® group insurance policy, 'Vacations and Cruises Plan'.

Participants will receive their group policy number before departure.

When does the coverage start?

This insurance coverage is only active starting:

- 40 days prior to departure date for American Airlines and United Airlines
- 55 days prior to departure date for Delta Airlines

Vistas In Education, Inc. provides coverage up to a maximum insured trip cost of \$500. If you wish to increase this coverage amount, please refer to the **"Additional Upgrade"** section below.

What is covered?

Before You Travel – Trip Cancellation

This insurance covers trip cancellations due to medically related reasons affecting the participant or an immediate family member.

- A physician's statement and signature are required for any medical claim.
- The maximum insured trip cost is \$500, applied to the incurred loss as of the date Vistas In Education, Inc. receives the written cancellation.
- A limited trip cancellation policy is available for other causes—please refer to the Vistas In Education, Inc. "Cancellation Policy & Fee Schedule" for details.

During Your Trip – In-Trip Coverage

This insurance **covers accidents and illnesses while traveling.** However, it does not cover:

- Pre-existing conditions
- Pregnancy-related medical issues
- Mental health conditions

Vistas In Education, Inc. strongly recommends that each traveler has comprehensive personal medical insurance that includes coverage in the destination country.



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Additional Travel Protections

- This insurance provides **global emergency medical & travel assistance, medical expenses and emergency evacuation & repatriation.**
- It also provides **Baggage Protection** for lost baggage or delayed baggage.
- And provides some reimbursements for **Trip Delays & Missed Connections.**

Please see the schedule of benefits:

AIG Travel Guard® - Vacations and Cruises Plan - Schedule of Benefits	
Per Person	Maximum Limit Up To
Trip Cancellation*	100% of Insured Trip Cost
Trip Interruption*	125% of Insured Trip Cost
Trip Delay	\$500 (max \$150/day, 6HRS)
Missed Connection	\$750
Baggage Coverage	\$1,000
Baggage Delay	\$500
Travel Medical Expense	\$20,000
Emergency Evacuation and Repatriation of Remains	\$50,000
Accidental Death & Dismemberment	\$50,000
Assistance Services** Travel Medical Assistance Worldwide Travel Assistance Emergency Travel Assistance	Included

Additional Upgrade – Increased Trip Coverage

Participants have the option to **upgrade their insured trip cost to match the full amount they paid for the program.** This ensures that all **non-refundable expenses** are fully covered in case of an eligible cancellation or interruption.

- The **upgrade must be elected at the time of registration** on the **WeTravel portal**
- The **upgrade cost is 7.2% of your total trip price**
- Once selected, the upgrade cost will be **added to your account.**



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Please read the full AIG Travel Guard® policy prior to travel.

The policy can be found here: [AIG Travel Guard policy](#)

Regarding Pandemic Coverage, including Covid-19

The AIG Travel Guard® insurance policy does not cover trip cancellation that is due solely to concern or fear of travel related to an epidemic or pandemic, including COVID-19.

Additionally, the AIG Travel Guard® insurance policy does not cover cancellation made due to travel restrictions or travel warnings issued by any governmental body or health authority.

If you become ill with COVID-19 while on the trip, you will be covered for **Medical Expense, Trip Interruption, Trip Delay**, and **Emergency Medical Evacuation** benefits if there is a confirmed diagnosis, including proof of illness from a doctor.

- **Trip Interruption** can provide coverage for the unused portion of your prepaid and non-refundable expenses, as well as additional transportation expenses incurred to return home or rejoin your trip.
- **Trip Delay** can provide coverage for additional expenses you may incur for hotel, meals and certain transportation costs incurred if you are required by a physician to quarantine.
- **Medical Expense and Emergency Medical Evacuation** can provide coverage for medical expenses incurred while being treated for COVID-19.

Please read the AIG Travel Guard® Covid-19 FAQ located here:

<https://www.travelguard.com/travel-news/coronavirus-advisory>

**For Questions or Information on the policy,
Contact: www.travelguard.com 1.866.385.4839 (24/7)**

AIG Travel Guard® is a third-party vendor and is completely independent from Vistas In Education, Inc.

All written information in this document is only here for your knowledge. You should verify any questions you may have directly with them.