

Cancellation for Any Reason (CFAR) Insurance

Starr Insurance

Policy # STP 273818

What is “Cancellation for Any Reason” (CFAR)?

CFAR is an insurance that will reimburse the Covered Person, up to the benefit maximum, if the Covered Person cancels a Covered Trip for any reason, provided:

1. The Covered Person cancels the Covered Trip up to and until the scheduled departure date and time and;
2. The Covered Person is not disabled from travel at the time the Covered Person makes their travel arrangements and intent to travel.

Who is eligible for coverage?

CFAR insurance is available at an additional cost to Penn-affiliated group trips (purchase instructions on page 3). Once purchased, Penn faculty, staff, students and Penn-approved guests are eligible for coverage. Eligible travelers must be included in a good faith estimate at the time of application. Spouses, domestic partners and dependents are NOT eligible for CFAR insurance.

What is the benefit maximum?

CFAR insurance will reimburse 75% of the prepaid **non-refundable** payments or deposits up to \$20,000, not to exceed total trip cost.

What type of non-refundable expenses* are eligible for a refund?

CFAR insurance will reimburse the **Covered Person** for the following non-refundable expenses:

1. Airfare cancellation charges for flights arranged by the travel supplier in connection with the Covered Trip.
2. The amount of forfeited, and prepaid, and non-refundable, and non-refunded, and unused payments or deposits that the Covered Person paid for the Covered Trip including the cost of this coverage or change fees incurred in lieu of full penalties not including travel agency penalties.

*You will need documented proof that the travel expense is non-refundable.

Can I really cancel for ANY reason at all?

Cancellation for Any Reason is just that – FOR ANY REASON. You can cancel your participation in the trip for any reason at all, as long as you do so prior to the departure date. As a reminder, CFAR insurance only reimburses 75% of your prepaid, non-refundable travel expenses. The only exception is in the event of default of a travel supplier or other organization that results in loss of services.

What if Penn cancels the trip?

If a Penn entity cancels the trip, you are still eligible for coverage.

Where can I get a copy of the insurance policy that includes CFAR?**

Please contact [Olivia Kamara](#), Insurance Coordinator, for a copy of the insurance policy.

Please note: CFAR cannot stand alone, so the policy is technically an Accidental, Death & Dismemberment (AD&D) policy with CFAR added on. Most of the policy wording relates to the AD&D terms. The wording to describe the CFAR specifically can be found in section 1.III.B (bottom of page 4) and in more detail in **section 4.C (bottom of page 11).

How do I initiate a claim?

The first step is to complete a claim form. Please contact [Olivia Kamara](#), Insurance Coordinator, to request the claim form titled "Interruption/Cancellation for Non-Medical Event." Travelers should read the instructions on the form carefully and complete the form in its entirety. Be sure to include as much detail as possible as to avoid any processing delay.

Claim forms should be emailed to aci247@acitpa.com along with all supporting documentation and receipts. Remember, your documentation must show that the expense was non-refundable.

Please CC, [Olivia Kamara](#), Insurance Coordinator, to all claims submissions and feel free to reach out to Olivia with any questions related to the insurance process.

How much time do I have to submit a CFAR claim?

Claims must be submitted within 90 days from the date of cancellation.

What if a Penn school/department paid a portion of the trip cost? Who submits the claim?

On the application the Penn group administrator was asked to estimate the total trip cost paid by Penn and, separately, the total trip cost paid by the traveler. If the trip is cancelled, both Penn and the traveler can submit separate claims.

Can I claim a non-refundable "program fee" or "trip fee" that I've been charged by Penn?

Yes, but again, you must prove that the fee was pre-paid and is non-refundable.

What if my airline gives me a credit?

An airline credit is considered a refund. If you receive an airline credit after cancelling your trip then you are not eligible to submit a claim for the flight expense.

What's the difference between CFAR, trip interruption and trip delay?

CFAR (Cancellation for Any Reason): This insurance product is available (for an additional charge) to a traveler that NEVER went on the trip. The traveler had to cancel their participation before the trip even started. They can cancel for any reason, no questions asked. The insurance will reimburse 75% of the non-refundable trip costs. \$20,000 max but not to exceed total trip cost as estimated on application.

Trip Interruption: This insurance product is available to a traveler that is prevented from continuing or resuming a trip that has **already commenced** due to "unforeseen events" as outlined in the insurance policy. Unforeseen events include a medical emergency, death, terrorist incident, natural disaster, etc. Covered expenses include pre-paid, unused and non-refundable travel arrangements, including food, lodging and travel fees. \$5,000 max

Trip Delay: This insurance product is available to a traveler whose trip is delayed more than 12 hours beyond the original scheduled time of departure due to mandatory quarantine, medical

emergency, airline delay, natural disaster, etc. Covered expenses include reasonable, additional food, lodging and travel expenses. \$5,000 max

I'm confused. Who is ISOS? Who is Starr? Who is ACI?

All three companies have a role in your Penn travel insurance program. Here's what they do:

- **ISOS (International SOS)** is Penn's 24/7 travel assistance provider. ISOS is your first call if you need medical or security assistance while traveling abroad.
- **Starr (Starr Insurance Companies)** is the insurance company working with ISOS. If ISOS refers you for medical treatment, evacuation or repatriation, Starr "pays the bill." ISOS arranges this payment on your behalf with Starr so that, in most cases, the process will be cashless for you.
- **ACI (Administrative Concepts, Inc.)** is the claims administrator for Starr. If you pay out of pocket for expenses that you believe should be covered by Starr Insurance, you will submit a claim to ACI. ACI will process the claim and send you the check. Claim forms and instructions can be obtained from [Olivia Kamara](#), Insurance Coordinator.

Questions

If you have further questions after reviewing this FAQ document, please contact [Olivia Kamara](#), Insurance Coordinator.

For Penn Group Trip Administrators

How do I purchase CFAR for my Penn-affiliated group trip?

CFAR insurance must be purchased by a Penn school/center at least 3 months prior to your group's departure date. To purchase CFAR insurance, please contact Olivia Kamara, Insurance Coordinator, for an application. Once you submit the application an invoice with payment instructions will be sent from Penn's Office of Risk Management & Insurance. Payment is made by internal transfer directly to the Office of Risk Management & Insurance and is due no later than 2 weeks before the trip's departure date.

How much does CFAR insurance cost?

The cost for CFAR coverage is:

- Student - \$59.00/ round trip
- Faculty/Staff - \$84.00/ round trip

An application with an estimated number of travelers and estimated expenses would need to be provided one week before the start of the business quarter when travel departs. For example, for a trip departing in Q3, the application must be submitted the last week of December.

What if something I wrote on the CFAR application changes? (e.g. number of travelers)

The information you provide on the CFAR application should be a good faith estimate. Please alert [Olivia Kamara](#), Insurance Coordinator, of any major changes to destinations, traveler numbers or trip expenses. You do not need to alert us of minor fluctuations.

Do I include all trip expenses on the application or only the non-refundable expenses?

Please include all trip expenses.

Questions

If you have further questions after reviewing this FAQ document, please contact [Olivia Kamara](#), Insurance Coordinator.