



Is Cancel For Any Reason Coverage Right for You?

In an unpredictable world, you may be wondering how you can book your next trip with more peace of mind.

Travel insurance is designed to protect your trip investment in case of something unforeseen that may cost you—for example, if you must cancel your trip, interrupt your trip after it's started, or if you need to seek medical care during your trip. Standard travel insurance plans provide coverage for specific reasons, as outlined in the policy document.

What if you want more flexibility to cancel your trip for reasons not included in your policy? In this case, CFAR coverage may be a good option for you.

The CFAR optional upgrade offered on many plans gives you added flexibility and financial security for your trip. This upgrade allows you to cancel your trip for any reason beyond those covered on the policy and still be reimbursed for most of your pre-paid, non-refundable trip expenses.

What reasons might CFAR cover?

- There have been reports of unrest in your destination and you're nervous to travel there.
- You have a new puppy and don't feel comfortable leaving him in someone else's care.
- Your granddaughter got the lead role in the school musical and you don't want to miss it.
- The economy is causing you to worry about spending a large amount of money on travel.
- You simply changed your mind and decide you don't want to go on this trip.

While these reasons generally wouldn't be covered in a standard plan, with CFAR coverage, you would have flexibility to cancel your trip and be reimbursed for most of your pre-paid non-refundable trip expenses.

What you need to know to buy and use CFAR coverage:

- You must buy your plan within the early purchase window indicated in the plan document (typically within 10-21 days of your initial trip deposit, depending on the plan).
- You must add CFAR coverage at the time of plan purchase (for an additional cost).
- You must insure 100% of your non-refundable trip costs on the plan.
- You must cancel your trip with your travel supplier at least two days prior to your scheduled departure. Then, contact USI or your claims administrator to file the claim.
- When you make a claim, you may be reimbursed up to the amount designated in your policy. CFAR reimbursement can be anywhere from 50-75% of your total trip cost, depending on the plan. Our plans offer reimbursement of 75% of total trip cost - at the top end of industry standard.

Note: CFAR is not available to residents of NY state.