

SEMESTER AT SEA

Education Insurance Plans

Trip Cancellation and Trip Interruption Insurance

Semester at Sea Spring 2027 Voyage

A Semester at Sea voyage represents a major investment for students and parents in both time and money. We want to be certain that parents and students have an opportunity to protect their financial commitment. In an effort to minimize any potential financial loss, Semester at Sea **recommends** that travel insurance is obtained. To assist with this, Semester at Sea has identified a third-party provider of trip protection plans, **Education Insurance**. You will need to work directly with them to secure this protection.

Enrollment Information

For quoting and enrollment in the Academic Explorer Discoverer plan, please visit the following link:

[Academic Explorer Discoverer Plan](#)

Important Enrollment Details

- To be eligible for optional Cancel or Interrupt for Any Reason coverage, you must purchase the plan prior to your final payment deadline for program fees owed to Semester at Sea. For most voyagers this is October 20 but check your own documentation to determine that.
- You are not eligible for the optional Cancel or Interrupt for Any Reason coverage (CFAR or IFAR) if you enroll in the insurance plan after your Semester at Sea's final payment due date, however, the base plan will still be available to purchase.
- You will have the option of enrolling in the base plan any time prior to the day before departure (January 4).
- If you enroll in Semester at Sea after Semester at Sea's published final payment due date, you will have up until the day your final payment is due to enroll in optional CFAR or IFAR coverage. The base plan will also still be available to you up until the day before departure.
- This plan has a maximum trip cost of \$37,000. If your costs exceed \$37,000, please use the maximum, otherwise, you will receive a message that states no plans are available.

We strongly recommend parents and students carefully consider this option for your family. Per [Semester at Sea's Payment and Refund Policy](#), full refunds are not available after the final payment deadline and partial refunds are only available until 31 days prior to voyage departure. Within 30 days of voyage embarkation and after voyage departure, Semester at Sea's program fee is not refundable for any reason including forced withdrawal for medical and/or mental health reasons. Review Semester at Sea's policy linked above for the detailed refund schedule.

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Questions?

If you have any questions about quoting, enrollment, coverage, etc., you may contact Education Insurance Plans and they will assist you. Please email or call:

David Galvin – dgalvin@educationinsuranceplans.com

Michael Galvin – mgalvin@educationinsuranceplans.com

(401) 227-8455

Academic Explorer Discoverer Plan Overview

Travel Protection	Maximum Benefit Amount
Trip Cancellation	Up to 100% of Trip Cost
Optional Cancel for Any Reason	75% of non-refundable insured Trip Cost
Trip Interruption	Up to 125% of Trip Cost
Optional Trip Interruption for Any Reason	75% of non-refundable insured Trip Cost
Trip Delay – 6 hours	Up to \$500 (\$150 per day)

Protection for Belongings	Maximum Benefit Amount
Baggage & Personal Effects	\$1,000 subject to per item maximum of \$250
Special Limitations	\$500 combined maximum for all items
Baggage Delay – 12 hours	Up to \$200

Sample Pricing Spring 2027

Coverage Amount	Base Plan	With Only CFAR* or IFAR*	With Both CFAR* and IFAR*
\$37,000	\$1,801.90	\$2,878.60	\$3,289.30
\$30,000	\$1,461.00	\$2,334.00	\$2,667.00
\$25,000	\$1,217.50	\$1,945.00	\$2,222.50
\$20,000	\$974.00	\$1,556.00	\$1,778.00
\$15,000	\$730.50	\$1,167.00	\$1,333.50

CFAR – Cancel For Any Reason plan option. Allows the traveler to cancel their trip no later than 2 days before their scheduled departure date for any reason that is not already included in the plan.

IFAR – Interrupt For Any Reason plan option. Allows the traveler to interrupt their trip, at least 48 hours after the scheduled departure date, for any reason that is not already included in the plan.

- CFAR/IFAR are not available for NY residents
- IFAR is not available for MO residents

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Steps for Quoting and Enrolling in the Academic Explorer Discoverer Trip Insurance Plan

To receive a quote for the Academic Discoverer Plan, please use the following link:

[Academic Explorer Discoverer Plan](#)

1. Click "Get a Quote"
2. Enter the first country the traveler will be visiting (embarkation country)
3. Enter the departure date from the US and the return date back to the US
4. Enter the traveler's citizenship and state of residence
5. Enter the traveler's current age
6. Enter your total program cost, less financial aid, including travel costs and tuition
*** Please note that the maximum trip cost for this plan is \$37,000. If your costs exceed \$37,000, please use the maximum, otherwise, you will get an error message.**
7. Enter the date you made your initial deposit payment toward the program
8. Check the boxes for taking a flight and going on a cruise
9. Click "See Plans and Prices"

The initial quote will show the base plan. If eligible, you have the option of adding on "Cancel and/or Interrupt for Any Reason" coverage. To do so, click on SEE PLAN DETAILS where you can toggle on and off those options.

In the SEE DETAILS section, you can also view all plan details and view the insurance certificate.

Enrollment

To enroll in the plan, click the green "Buy Now" button. You will be prompted to enter traveler information and a few other details, including the Final Trip Payment Date (the voyage payment deadline). If you enroll after Semester at Sea's published final payment date, enter the date that SAS has given you for your final payment due date.

Once your purchase is complete, you will be emailed all relevant documents.

If you have any questions, please reach out to Education Insurance Plans at (401) 227-8455 or via email:

David Galvin – dgalvin@educationinsuranceplans.com

Michael Galvin – mgalvin@educationinsuranceplans.com