

Important information related to the iNext Travel Insurance for Faculty-Led Study Abroad Programs

Morehouse College partners with iNext to provide travel/medical, natural disaster, and political evacuation insurance for students, faculty, and staff participating in faculty-led study abroad experiences. The costs of enrollment in these coverages are included in the program fees for each faculty-led study abroad experience.

Medical treatment for COVID-19 is covered under the iNext plan. If a participant becomes ill while abroad and needs medical treatment, this treatment is a covered illness under the plan. Thus, treatment for COVID-19 is treated as any other illness is treated and is eligible for full medical coverage up to the maximum medical benefit, subject to the usual terms, conditions and exclusions listed in the policy.

Trip Cancellation and Trip Interruption (TC/TI) Upgrade

In addition to the coverages mentioned above, trip participants may individually elect to purchase/enroll in the **optional Trip Cancellation and Trip Interruption (TC/TI) Upgrade**:

- Each individual participant must elect the optional TC/TI coverage. School administrators, program leaders, and travel providers cannot enroll groups into TC/TI coverage.
- When the participant is enrolled into a base Travel/Medical protection plan, they will receive a welcome email confirming coverage and extending the offer to purchase TC/TI by selecting a level and completing the transaction via credit card. This is done through the Finalize Insurance link in the Welcome Email. The individual participant becomes the owner of coverage at that moment. A clearly stated condition of purchase is the acknowledgement that TC/TI protection goes into effect immediately and is non-refundable.
- If you are enrolled in the optional TC/TI upgrade to your policy and are prevented from participating in a study abroad experience, you will be reimbursed, up to the limit on the schedule of benefits, for non-refundable cancellation charges imposed by your travel supplier or airline. The following are covered conditions:
 - Sickness, accidental injury or death of the insured, traveling companion, or family member which results in medically imposed restrictions as certified by a physician.
 - Weather which causes complete cessation of services of the Common Carrier for at least 24 consecutive hours and prevents the insured from reaching their destination.
 - Unannounced Strike that causes complete cessation of services for at least 18 consecutive hours.
 - Terrorist Incident that occurs within 30 days of your Scheduled Departure Date In a city listed on the itinerary of Your Trip.
 - Felonious Assault of You or Traveling Companion within 10 days of Schedule Departure.

Important TC/TI coverage note: Cancellation or interruption of a faculty-led study abroad experience due to an outbreak of COVID-19 is NOT a covered cancellation trigger. However, if a participant contracts COVID-19 AFTER purchasing TC/TI coverage and PRIOR to their departure from the U.S. and medical opinion states that the individual should not travel, the sickness benefit trigger is met and TC/TI coverage would apply.

TC/TI Pricing:

TC/TI Upgrades	
Benefit Limits	TC/TI Upgrade Rate
\$1,500	\$ 69.00
\$3,000	\$ 99.00
\$5,000	\$ 179.00
\$7,000	\$ 229.00
\$10,000	\$ 298.00

Please note that Trip Cancellation/Interruption coverage is non-refundable after purchase

You must be a US Resident or have a Valid US address and be in the US at the time of purchase for coverage to be valid