**EXPLANATION OF INDIVIDUAL OPTIONAL TRAVEL INSURANCE**

Our airline travel agent has offered us an individual travel cancellation/interruption insurance plan which would provide coverage while traveling for issues such as trip cancellation, trip interruption, lost baggage, which are not currently covered by Mount Mercy’s supplemental travel health insurance.

This application site includes a link to the brochure with information on the optional plan. Costs are determined using the total trip cost, age, number of travel days, home state, and packaged bundle options. Costs will be calculated by the travel agent dependent on the previous criteria and usually estimated between $150-175 (Note: rates are subject to change.) Please mark on the online application form whether or not you elect the optional travel insurance coverage and a quote will be requested for you.

Please note that this is a third-party private insurer and all claims will be filed and adjudicated by the company and not by Mount Mercy.  As with any insurance policy, you will want to read the policy information carefully.  You may choose to add the insurance later, but you would lose the pre-Existing Medical Condition Exclusion Waiver offered if you do not purchase within 15 days of the initial trip payment.

|  |  |
| --- | --- |
| **Insurance MMU provides for all students for a medical emergency.****Maximum coverage through ACE Travel Assistance Program** | **Optional individual insurance****Maximum Coverage through Travel Guard (Preferred Plan)** |
| Accident or Sickness Medical Expenses during trip-$250,000 max. | Accident or Sickness Medical Expenses during trip - $50,000 max. |
| Accidental Death and Dismemberment -$50,000 | Accidental Death & Dismemberment during trip - $30,000 |
| Medical Emergency Evacuation & Repatriation of Remains-100% of covered expenses | Medical Emergency Evacuation & Repatriation of Remains - $500,000 |
|  |  |
|  | **PLUS** |
|  | Trip Cancellation- 100% of insured trip cost |
|  | Trip Interruption- 150% of insured trip cost |
|  | Trip Delay- $200/day (max. $800) |
|  | Lost luggage-up to $1,000 |
|  | (Optional) Packaged benefit bundles |

Questions? Please contact Janet Evans, jevans@mtmercy.edu.

 March 2020