

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 and age of the individual plus a \$7 service fee. For example: a trip cost of \$3,200 for a 20 year old would be an additional \$125; and for a 40 year old it would be an additional \$187. (Note: rates are subject to change.) Please mark on the online application form whether or not you elect the optional travel insurance coverage.

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 some of the benefits offered if you do not enroll in this initial period.

Insurance MMU provides for <u>all</u> students for a medical emergency. Maximum coverage through ACE Travel Assistance Program	Optional individual insurance Maximum Coverage through Travel Guard (Gold Plan)
Accident or Sickness Medical Expenses during trip-\$250,000 max.	Accident or Sickness Medical Expenses during trip - \$25,000 max.
Accidental Death and Dismemberment - \$50,000	Accidental Death & Dismemberment during trip - \$10,000
Medical Emergency Evacuation & Repatriation of Remains-100% of covered expenses	Medical Emergency Evacuation & Repatriation of Remains - \$500,000
	<u>PLUS</u>
	Trip Cancellation- 100% of insured trip cost
	Trip Interruption- 150% of insured trip cost
	Trip Delay- \$150/day (max. \$750)
	Lost luggage-up to \$1,000

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