



## EXPLORICA'S TRAVEL PROTECTION PLAN

Our standard travel protection plan covers you for the following events:

- A traveler's injury, sickness, or death of a family member
- Theft of passport or visas
- Flight cancellations due to strike or bad weather
- Loss of luggage and personal effects
- Trip cancellation or trip interruption due to covered reasons such as a covered sickness, illness, injury or death (Travel Protection Plan must be purchased in order to receive medical coverage on tour)
- Trip cancellation or trip interruption due to terrorist acts, as defined

## EXPLORICA'S TRAVEL PROTECTION PLAN PLUS

Along with providing you the same benefits as our standard Travel Protection Plan, the Explorica Travel Protection Plan Plus also includes our exclusive Cancel For Any Reason Waiver Benefit.

With our Cancel For Any Reason Waiver Benefit, if you cancel your trip for any reason not otherwise covered by this policy, we will reimburse you for 75% of the non-refundable cancellation fees which apply to your trip, provided:

1. Payment for this plan is received by Explorica within 14 days of your initial deposit/payment for your trip; and
2. You cancel your trip thirty (30) days or more before your scheduled trip departure date.

This Cancel For Any Reason Waiver Benefit does not cover: 1) penalties associated with any air or other travel arrangements not provided by Explorica; or 2) the failure of Explorica to provide the bargained-for travel arrangements due to cessation of operations for any reason.

The Cancel For Any Reason Waiver Benefit is provided by Explorica and is not an insurance benefit underwritten by Arch Insurance Company and must be purchased within 14 days of your initial payment for your trip.

## COVID & EXTENUATING CIRCUMSTANCE POLICY

<https://www.explorica.com/travel-with-confidence>

We have both group AND individual flexibility options laid out in this specific policy related to COVID, and are adopting it for the future in case something similar (hopefully not needed) happens, so we aren't caught off guard by something that hasn't happened in this country for over 100 years. There's an FAQ at the bottom, but here's the plan highlights:

### **TRAVEL WITH CONFIDENCE**

We've had more than 77,000 travelers explore the world with us in the past year and have every expectation that if you have a future program planned, your trip will operate as scheduled. However, should you have any concerns, our WorldClass Flexibility policies remain in place for all groups and individuals.

### **WorldClass Flexibility For Individuals**

If closures, government regulations, or travel restrictions due to COVID-19 prevent Explorica by WorldStrides from delivering your tour, the group's Program Leader can postpone or move the tour with no fees or choose to cancel for the group. We'll do our best to communicate to the Program Leader a decision as to if the tour can operate within 45-60 days of departure. Any trip participant who has to cancel will receive back any money previously paid to Explorica minus all non-refundable fees and the following: a \$399 cancellation fee for international tours, a \$289 cancellation fee for domestic air tours, or a \$149 cancellation fee for domestic bus tours.

If you have purchased the **Travel Protection Plan Plus**, you will be refunded all monies paid toward the trip, less \$75 and the cost of the protection plan.

### **WorldClass Flexibility For Groups**

At any time up to 45 days prior to departure for domestic tours and 60 days prior for international tours, the group's Program Leader can work with Explorica to change tour dates or destinations for any reason. The group will pay no change fees, just the difference (if applicable) in the price of the new trip. This flexibility protects groups that choose to postpone their tour before it is known whether or not the tour can safely run with respect to COVID-19.

### **Stress-Free Individual Flexibility**

We have every expectation that if you have a future program planned, your trip will operate as scheduled following the guidelines and requirements of your destination.

If your 2020 or 2021 international trip was postponed until after January 1, 2022, your reduced cancellation fees will remain in place until 151 days before your new departure date. After that time, our WorldClass Flexibility policies remain in place for all groups and individuals.

### **Commitment Free For 2023**

Any new traveler that registers for an international trip through March 31, 2022, for a tour departing after January 1, 2023, will receive a **full refund** if they cancel their enrollment by July 1, 2022. Travelers must pay in full or sign up for monthly payments in order to qualify. Applies to international tours only.