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## What is optional Cancel for Any Reason?

Optional Cancel for Any Reason\* (CFAR) is a coverage that can be added onto an Academic Explorer plan which will allow the traveler to cancel their trip no later than 2 days before their departure date for any reason that is not already included in the plan and receive 75% back of the pre-paid non-refundable trip costs that were insured. CFAR has an additional cost and is available in most states and when certain conditions are met.\*

## What is optional Interruption for Any Reason?

Optional Interruption for Any Reason\*\* (IFAR) is a coverage that can be added onto an Academic Explorer plan which will allow the traveler after they have departed and are on their trip to interrupt and return home for any reason that is not already included in the plan and receive 75% back of the unused pre-paid non-refundable land and water travel arrangements you purchased for your trip that were insured. IFAR can be used at least 48 hours after the actual scheduled departure date of the trip. IFAR has an additional cost and is available in most states and when certain conditions are met.\*\*

## What is the eligibility for purchasing CFAR?

To be able to add optional Cancel for Any Reason, the traveler needs to purchase an Academic Explorer plan within 15 days of the date the initial trip payment is received. The 15-day time sensitive window begins on the date the initial trip payment is received, and is calendar days, not business days. CFAR is not available in every state and will only show as an available option when quoting if it is available in the traveler's state of residence and the quote is made within 15 days of the initial trip payment date received. Please see plan documents for full details.

## What is the eligibility for purchasing IFAR?

Adding optional Interruption for Any Reason to an Academic Explorer plan has the same eligibility as adding optional Cancel for Any Reason. The traveler needs to purchase an Academic Explorer plan within 15 days of the date the initial trip payment is received.

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