

Protection Plans



CHOOSE A PROTECTION PLAN

Peace of mind is key—make sure you have the level of protection that’s right for you. Your ACIS program fee includes Basic Protection coverage. **ACIS recommends that participants upgrade to our Ultimate-Plus Protection Plan, which offers enhanced on-tour coverage plus the ability to cancel for any reason and receive a full refund.** For details of plan policies, please see the “Protection Plans” section on page 4 of this booklet.

	INSURANCE COVERAGE	CANCELLATION REFUND POLICY	RATE
ULTIMATE-PLUS PROTECTION PLAN	MOST ENHANCED health coverage*, program interruption, baggage delay/loss and travel delay protection while on tour.	MOST ENHANCED cancellation refund policy. Cancel for any reason and receive a 100% cash refund (less the cost of the protection plan itself).	\$25 per day \$100 surcharge for participants age 66+ Must be selected and paid for no later than 130 days before departure.
BASIC PROTECTION PLAN	STANDARD health coverage*, program interruption, and travel delay protection while on tour. No baggage delay coverage.	STANDARD cancellation policies apply in all cases.	Included in program fee

Plans must be purchased for the entirety of the tour, including departure and return dates. *Health coverage is not available for trips within the U.S.

ON-TOUR COVERAGE

Your ACIS program fee includes Basic Protection Plan coverage. Health Protection and Travel Delay/Quarantine coverage is underwritten by Crum & Forster SPC under Policy # CC001381-VA and supported by the Team Assist Plan. Full plan details are available at <https://acis.com/visit-america-on-tour-coverage/>.

Coverage	Basic Protection Plan <i>Good</i>	Ultimate-Plus Protection Plan <i>Best!</i>
Health Protection Includes 24 hour medical assistance, consultation, monitoring and emergency evacuation where deemed necessary by Team Assist.	Coverage up to \$15,000. \$200 deductible. Health coverage isn't available for trips within the U.S.	Coverage up to \$30,000. No deductible. Team Assist will pay up to \$1,000 for an immediate family member to travel to the trip destination in the event that a participant under age 21 is hospitalized for more than 48 hours or more than 1 week if age 21 or older. Health coverage isn't available for trips within the U.S.
Trip Interruption Medical and other interruption reasons as stated below.	Up to \$250 toward the cost of a one-way economy ticket home.	Up to \$1,000 toward the cost of a one-way economy ticket home.
Baggage Delay/Loss	No coverage is included.	If bags are lost or delayed for more than 24 hours on your outbound journey, ACIS will pay \$200 for emergency purposes. If bags are stolen or lost, up to \$1,000 total will be reimbursed by Team Assist if a signed police or airline report accompanies the claim. (Of this, up to \$200 reserved for loss of photographic or electronic equipment.) \$50 deductible applies.
Travel Delay Protection	If your trip is delayed 12 or more hours, up to \$150 per day of traveling expenses will be reimbursed by Team Assist up to a maximum of \$1,500. Travel Delay Protection coverage also applies if you are forced into medical isolation overseas by a recognized government authority due to having, or being suspected of having, a contagious disease.	

Protection plans must be selected and premiums paid in full in order to be activated.

ACIS Protection Plans are updated each fall for the following travel year. Once finalized, a Health and Program Cancellation/Interruption Coverage booklet that outlines the specific coverages in place for the upcoming year will be available online.

CANCELLATION & SUPPLEMENTAL COVERAGE

Cancellation coverage is underwritten by the United States Fire Insurance Company and ACIS. Full plan details are available at <https://rb.gy/fsmmqa>.

Refund amounts include the cost of overseas health protection.

	Basic Protection Plan: Flight Groups	Basic Protection Plan: Bus Groups	Ultimate-Plus Protection Plan: Flight and Bus Groups
Refunds when Cancelling for Any Reason			
130+ days prior to departure	All payments less \$200	All payments less \$75	Full cash refund (less the cost of the protection plan itself)
129-90 days prior to departure	All payments less \$300	All payments less \$200	
89-65 days prior to departure	All payments less \$400		
64-30 days prior to departure	All payments less \$500		
29-15 days prior to departure	No refunds	All payments less \$400	
15-4 days prior to departure	No refunds	No refunds	
Less than 4 days prior to departure		No refunds	
Refunds when Cancelling for Covered Reasons (listed on page 5)			
Any date up to departure	Standard refunds above apply		Full cash refund (less the cost of the protection plan itself)
Supplemental On-Tour Coverage			
Increased Trip Interruption for Covered Reasons (listed on page 5)	No additional coverage		Up to 150% of trip cost to cover missed portions of your program and additional transportation costs to leave and/or re-join your program in progress.
Increased Travel Delay Protection	No additional coverage		If your trip is delayed 6 or more hours, receive \$150/day (\$750 maximum) to cover additional expenses.

Cancellation Coverage Details

The Ultimate-Plus Protection Plan offers a full refund in cash for any reason up to 4 days before departure. Within 4 days of departure until your trip departs, full refunds are only available for medical and job loss-related reasons as stated below.

The Basic Protection Plan is intended to provide core health and travel delay protection on tour and does not offer any special cancellation benefits for medical or job loss-related reasons.

ACCEPTABLE MEDICAL AND JOB LOSS-RELATED REASONS:

1. If you or a member of your immediate family (spouse, domestic partner, child, parent, grandparent, sibling or legal guardian) become ill, are seriously injured or die (medical documentation required).
2. If an adult participant or either parent/legal guardian of a student participant is laid-off (which must be documented with the appropriate forms from the Social Security Administration). Notification must be made to ACIS within seven days of job termination for this benefit to be in force. Program cancellations only.
3. Additional circumstances that may trigger enhanced refunds and on-tour coverage under our Ultimate and Ultimate-Plus Protection Plans can be found in our full protection plan contract, which is available at <https://rb.gy/fsmmqa>.

CANCELLATION NOTES

1. If you elect to obtain a refund, that refund shall be ACIS' sole responsibility to participants and parents/legal guardians. **All cancellations must be submitted in writing to ACIS' Boston Headquarters at 330 Congress Street, Suite 5, Boston, MA 02210, or by email to accounts@acis.com.** Any refund that you are owed will be sent within 45 days of receipt of your cancellation request.
2. Refund amounts include the cost of overseas health protection. The Ultimate-Plus Protection Plan Fee and any visa fees are non-refundable and non-transferable. Non-refundable fees also include, but are not limited to, ACIS

Travel Credit Voucher credits, late fees and cancelled check fees. ACIS Travel Credit Vouchers are transferable, are not redeemable for cash and expire two years from the date of issue. Please contact ACIS for more details.

3. Refunds are not available for missed meals, accommodations, transportation (including flight costs) or activities once the program has started unless you have selected our Ultimate-Plus Protection Plan and encounter a trip interruption for a covered reason. Minor alterations in programs will not result in refunds.

REINSTATEMENT FEES

Cancelled participants who request to be reinstated must send full payment, including a \$50 Reinstatement Fee (plus any additional airline charges), in the form of a cashier's check or credit card, along with a written request to be reinstated. Reinstatements are subject to airline and hotel availability.

PROVISION OF REFUNDS

Refunds under our Ultimate-Plus plan will be made in two separate payments, coming to you from United States Fire Insurance Company and ACIS. Groups from New York state, all-adult groups and non-U.S. citizens are not covered under USFIC's cancellation protection. For these individuals, the same cancellation protection is available, but it will be provided by ACIS with all refund payments coming from ACIS directly.

TRAVEL SECURITY CLAUSE

As part of the Basic Protection Plan provided by ACIS, a group's itinerary may be rerouted or rescheduled at no cost to participants if the U.S. Department of State issues a Level 4 Travel Advisory that Americans should not travel to any country scheduled on the itinerary and the official Level 4 Travel Advisory is in effect within 90 days prior to departure. This clause also applies if the U.S. Department of State states there has been a terrorist attack against U.S. interests within 90 days prior to departure and within 50 miles of a city being visited.