Options for Personal Travel Days and Optional Services

These are separate policies, independent of FSU. They are offered through HUB International.

International Travel Insurance

Participants are automatically covered under IP's insurance policy for illness, injury, and medical or security evacuation during the program period. Participants are encouraged to consider travel insurance for any personal travel before or after their program.

HUB Global Solutions offers the SquareMouth platform, which allows travelers to search, compare, and purchase travel insurance plans. These plans are separate from FSU International Programs' insurance coverage and are not endorsed by FSU or FSU International Programs.

Participants may wish to consider Trip Cancellation and Interruption coverage or Cancel for Any Reason (CFAR) coverage as optional add-ons. Additional information about these options is provided below.

Benefits

International travel insurance offers a wide range of benefits. Here's a quick snapshot of what many of these benefits mean and HUB Global Solution's recommended minimum limits:

- **Medical Coverage:** Covers medical care for illness or injury abroad. HUB recommends at least $250,000.
- **Medical Deductible:** The amount you pay out of pocket before benefits apply. Choose a deductible you are comfortable with based on your personal financial situation.
- **Medical and Non-Medical Evacuation:** HUB recommends choosing a plan that includes both types of evacuation coverage. Medical evacuation covers transport to the nearest place of suitable care and/or home; non-medical evacuation covers political unrest. HUB recommends a *minimum* of **$250,000**.
- **Trip Cancellation and Interruption:** Cancellation coverage reimburses non-refundable trip costs if you need to cancel before departure for a covered reason. Common examples include illness, severe weather, terrorism, and certain work-related events. For maximum flexibility, you can add **Cancel for Any Reason (CFAR)** coverage and recover a significant portion of your non-refundable expenses. CFAR comes at a higher premium but provides the broadest protection. Trip interruption coverage applies if you need to cut your trip short after departure, for example, due to the serious illness or death of a family member.

- **Other Benefits:** Review additional offerings carefully, including trip delay, baggage loss, and sports and activities coverage, the last of which is particularly important depending on your itinerary. We also strongly recommend selecting a plan that includes **24-Hour Assistance Services**, which connects you with expert support wherever you are in the world.

How to Purchase International Travel Insurance

Purchasing a plan takes just a few minutes.

1. Visit our portal here
2. **Enter your trip details**: destination, travel dates, number of travelers, and ages.

   Note: Make sure your personal travel insurance dates **do not** overlap with your program dates, as you will already be covered under IP's policy. The exception would be if you are purchasing additional insurance to cover Trip Cancellation or Interruption.
3. **Add your trip costs**: if you are interested in trip cancellation coverage, you will also need your total trip cost and the date of your first trip payment.
4. **Compare your options**: you will receive a list of available plans. Use the filters on the left to narrow results by specific benefits or coverage limits.
5. **Select and purchase**: choose the plan that best fits your needs and complete the checkout process.

Why Purchase Through Our SquareMouth Portal?

SquareMouth is a trusted travel insurance marketplace, and all carriers available through our portal have been thoroughly vetted. Here's what you can expect:

- Expert support before and after purchase: SquareMouth's team is available every day from 8 AM – 10 PM ET at 1-800-240-0369.
- Claims assistance: If you need to file a claim, SquareMouth can guide you through the process.
- Broker support: If you have questions that go beyond the portal or need additional guidance, HUB Global Solutions — your university's broker for international travel insurance — is here to help. Contact Kelly Trail at kelly.trail@hubinternational.com.