

# TRAVELING CYCLONES

## CFAR-IFAR Travel Insurance FAQ



The ISU Alumni Association and the Traveling Cyclones program are dedicated to providing educational and enriching travel opportunities for Iowa State alumni and friends. Unfortunately, the recent outbreak of COVID-19 presents travel challenges that can cause stress and frustration as news changes daily and questions remain unanswered. We hope these resources from our travel insurance provider, **USI Travel Insurance Select**, will provide further insight into future travel. Below are answers to frequently asked travel insurance questions we have been receiving.

### FREQUENTLY ASKED QUESTIONS

#### What is CFAR?

CFAR stands for Cancel for Any Reason. It is an upgrade available on certain plans if you meet the requirements.

#### Why should I upgrade my plan to CFAR?

Having the CFAR benefit gives you the utmost flexibility and financial security for your trip. This benefit allows you to cancel your trip for literally any reason at all and still be reimbursed for most of your pre-paid, non-refundable trip expenses. Without CFAR, your plan includes a Trip Cancellation benefit, but you can only be reimbursed for that benefit if your reason for cancelling your trip falls under one of the reasons specified in your plan. Recently, many travelers were surprised to see that most trip cancellations due to COVID-19 were not covered by their insurance, as pandemics are generally not covered by travel insurance. This is the case for almost all travel insurance carriers and plans. But travelers with CFAR did indeed have coverage.

#### How do I upgrade my plan to have CFAR coverage?

- Add the upgrade when making your plan purchase.
- You must purchase the Plus or Elite plan within 21 days of your initial trip deposit to be eligible for this upgrade.
- You also must insure ALL pre-paid, non-refundable trip costs. If you increase your trip costs later, you must then adjust your plan accordingly within 21 days of making those additional arrangements in order to maintain your CFAR coverage.

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### How do I make a claim using my CFAR coverage?

First, you have to cancel with your travel organizer at least two days before your scheduled departure to be eligible to make a CFAR claim. Then, contact USI Travel Insurance Services, or the plan claims administrator to file the claim.

*Note: CFAR is not available to residents of NY State.*

### What is IFAR?

IFAR stands for Interruption for Any Reason. It is an upgrade available on our Plus and Elite plan levels if you meet the requirements. Note: IFAR is not available on most other travel insurance plans – it's a unique benefit to our Travel Insurance Select plan.

### Why is IFAR coverage valuable?

Like CFAR, having the IFAR benefit gives you the utmost flexibility and financial security for your trip. This benefit allows you to stop/interrupt your trip after it has started for literally any reason at all and still be reimbursed for most of your pre-paid, non-refundable trip expenses.

### How do I get IFAR coverage?

IFAR coverage is included with CFAR coverage; if you get the CFAR upgrade on your plan, you'll automatically have the IFAR upgrade, too. Buy your plan within 21 days of your initial trip deposit to be eligible for the CFAR and IFAR upgrade.

*Note: IFAR is not available to residents of AK, IN, KS, NH, NY, and WA states.*

### What if I or a family member gets sick with COVID before or during my trip? Will I have coverage?

Trip Cancellation and Trip Interruption coverage may apply in this instance as COVID would be treated like any other sickness. Emergency Medical coverage and Emergency Medical Evacuation coverage would also apply if you became sick with COVID while on your trip. COVID is treated like any other sickness when it comes to the pre-existing conditions exclusion, so purchase your plan early to be eligible for the pre-existing condition exclusion waiver.

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## Other FAQ regarding coverage for COVID



**What if COVID prevents me from traveling somewhere on my trip? For example, some places are requiring people to quarantine for 14 days upon arriving. Could I cancel and use my travel insurance to get a refund?**

Yes, if the destination to which you are traveling is requiring travelers similarly situated to you to be quarantined for a period of time upon entry, you may be eligible for Trip Cancellation coverage – provided the quarantine that you would face is in effect within 14 days of your scheduled departure date. You must cancel your trip during this 14 day period prior to your scheduled departure date. As always, claims must be reviewed on an individual basis to ensure eligibility.

**What if there's a new wave of COVID infections and I'm worried about traveling? Will my travel insurance cover my trip if I cancel?**

No, travel insurance does not cover fear of traveling. You would need to have CFAR for coverage in this situation.

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