



Cancellation and Travel/Medical Insurance

Our programs are in high demand, which means to guarantee your spot, it's often necessary to make your reservation far in advance. We understand that it's difficult to plan ahead and that life doesn't always go according to plan. That's why we offer all our clients the option to purchase Cancellation Insurance and/or Travel Insurance so you can book your program with some peace of mind.

Check the brief guidelines below for more information about basic coverage for both Cancellation and Travel Insurance. Be sure to download and read the [Complete Cancellation Insurance Policy PDF ↗](#) and the [Complete Travel/Medical Insurance Policy PDF ↗](#) before purchasing.

Cancellation Insurance

Ertheo's Cancellation Insurance guarantees a complete refund in the event of certain unforeseen circumstance that could occur before the start date of the program (valid until 24 hours prior to the start of the program). Cancellation Insurance does not cover cancellation for any reason after the program's start date. Check out a snapshot of Cancellation Insurance coverage:

COVERED

- ✓ If the participant or a close family member (including extended family) gets sick or has a serious accident that prevents them from attending the program
- ✓ If the participant has failed in school and needs to retake exams that occur during the program
- ✓ If the contracting party has lost their job, begun a new job, or changed their job, affecting their ability to pay for the program
- ✓ If the contracting party has suffered considerable property damages, affecting their ability to pay for the program

NOT COVERED

- ✓ If the participant's request for a visa is denied
- ✓ If the program has already begun, and the participant decides to abandon the program
- ✓ If the participant gets injured during the program
- ✓ If the participant reports an injury (or reoccurring injury) that was sustained before the program was booked

Please read the [Complete Cancellation Insurance Policy PDF ↗](#) before purchasing.

Purchasing Cancellation Insurance

The Cancellation Insurance must be purchased when you enroll in the program of your choice. When you ask for a quote for your program, you must check the box for Cancellation Insurance. If you received a quote with or without cancellation insurance, and would like to change your mind, please contact one of our sales representatives to make the change before proceeding with your payment. If you purchase a program 30 days before the program's start date, it may not be possible to purchase Cancellation Insurance.

Travel/Medical Insurance

Ertheo works with a private international insurance company to offer Travel/Medical Insurance to our clients. We recommend this insurance for participants who do not already have private Travel/Medical Insurance. Our Travel/Medical Insurance covers certain medical issues, accidents, or other unexpected incidences that might occur during the program or during the student's travel to and from the camp or academy. Check out a snapshot of our Travel/Medical Insurance coverage:

COVERED*

- ✓ If the participant contracts an illness or disease while abroad
- ✓ If the participant suffers permanent injuries caused by an accident
- ✓ If the participant suffers from accidents that might occur in everyday life (ex. falls, burns, infections, etc.)
- ✓ For emergencies (e.g. medical repatriation, visit of bedside, repatriation of mortal remains or funeral costs)
- ✓ The cost of a return trip due to an emergency
- ✓ If checked luggage is lost or damaged due to theft, fire, or forces of nature
- ★ Type of coverage for each case above varies. Please, download and read the Complete Travel/Medical Insurance Policy below.

NOT COVERED*

- ✓ For an injury (or reoccurring injury) that was sustained before or after traveling abroad
- ✓ If the policyholder or the insured person has willfully instigated the event covered by the insurance
- ✓ For damage to borrowed, leased, or rented items
- ✓ For accidents in which drunkenness or drug consumption played a role
- ✓ For accidents caused by participation in horse racing, bike racing and motor vehicle racing, boxing or wrestling matches, martial arts such as judo, kung-fu and the like, or any form of preparation (training) for such activities
- ★ Please, download and read the Complete Travel/Medical Insurance Policy below for more information about what's NOT covered in the Travel/Medical Insurance.

Please read the [Complete Travel/Medical Insurance Policy PDF](#) before purchasing.

Purchasing Travel/Medical Insurance

The Travel/Medical Insurance can be purchased when you enroll in the program of your choice. When you ask for a quote for your program, check the box for Travel/Medical Insurance. If you received a quote with or without Travel/Medical Insurance, and would like to change your mind, please contact one of our sales representatives to make the change before proceeding with your payment. You can choose to purchase Travel/Medical Insurance until one week before your trip. You will need to contact a sales representative to carry out your request.