



CFAR/IFAR Insurance

Given continued uncertainties associated with international travel, API highly recommends that all students purchase insurance protection. Doing so can decrease the risk of financial loss related to the inability to travel for any reason prior to the program start or due to premature return from abroad. The insurance plans in question are referred to as Cancellation for Any Reason (CFAR) and Interruption for Any Reason (IFAR) policies, and they must be purchased early in the planning process. We encourage all students to consider purchasing a minimum of \$2500 of insurance coverage for semester programs and a minimum of \$1000 of insurance coverage for summer programs. API's current health insurance provider has comprehensive and affordable plans available for purchase online at:

culturalinsurance.com/academic-trip-protector-insurance-program.asp

Students who do not elect to purchase this optional insurance plan are notified that API cannot offer any refunds of program fees once the on-site program begins, nor can we assist students with the costs of travel arrangements home due to early departure.

Please note that opting into such insurance plans carries an additional cost because they afford special financial protections in the event that you choose to withdraw from the program pre-departure or depart from the API program early due to on-site conditions, your own health or health of others in your family, etc.

Additionally it is important to note that if you opt out of purchasing this type of insurance, you remain responsible for all API fees and for all associated costs of returning home early.

***CFAR must be purchased within 21 days of the date your confirmation deposit is paid to API.**