



### **Travel Insurance:**

JCC Maccabi has partnered with Teen Travel Insurance to provide a low-cost, group travel insurance option specifically designed for teen travel. While travel insurance is optional, we **strongly** encourage families to purchase travel insurance to protect their investment and plan for the unexpected.

**Registration fees for the JCC Maccabi Games in Israel are non-refundable**, due to this program being heavily subsidized and the many recoverable upfront costs that are being covered on behalf of the participants. As such, we strongly advise all families to purchase Travel Insurance from their teen as soon as possible. Travel Insurance adds protection for families in case something unexpected occurs, such as changes to travel, loss of luggage, and/or cancellation of the trip due to unforeseen circumstances (i.e. acts of war, teen injures themselves and is not able to travel prior to trip, teen is injured on trip and needs to leave early). This is the best way to insure your investment in the Israel trip.

To review and purchase the Travel Insurance Rates for the cost of your program, please click the links below.

- [U.S. based participants](#)
- [Canadian participants](#)

The Student Deluxe + "Cancellation for Any Reason" (CFAR) policy must be purchased prior to final payment for all related nonrefundable trip costs and is unavailable for New York residents (see notes in FAQ). All policies must be issued before your final payment is made. JCC Maccabi is not licensed or authorized to answer questions regarding your teen's travel insurance policy or options. Our team is happy to answer general questions for our families, but all questions regarding any insurance matters must go directly through the contact form on the Teen Travel Insurance Website or email them directly at [info@teentravelinsurance.com](mailto:info@teentravelinsurance.com).

**NOTE: this travel Insurance can only be purchased before your final payment for the program is made.**

Please review all of the [FAQs](#) before purchasing:

- Certificates, discounts, credits, frequent traveler or frequent flyer rewards, and points applied (in part or in full) towards the cost of your travel arrangements are not considered payments or deposits in this context.
- Scholarships for which you may be financially responsible to the donor in the event of a cancellation should be counted towards the cost of your travel. NOTE: this includes the \$3000 RootOne travel voucher.
- For travel over 30 days, a \$3/day surcharge applies.
- Also, if teens are extending their trip – they may call the company directly to adjust the length of travel and the cost.
- Plans are fully refundable within 14 days from the date of purchase.

- The Student Deluxe Plan may be booked any time prior to departure. The Cancel for Any Reason supplement must be booked prior to making your final program payment.
- Pre-existing conditions may be covered if the plan is purchased at or prior to your final trip payment date, you insure the full non-refundable cost of the trip, and you are not disabled from travel at the time you pay the plan cost. Losses due to, arising, or resulting from pre-existing conditions are normally excluded from coverage. However, such losses are covered on the same basis as losses due to, arising, or resulting from all other sicknesses and injuries if you qualify for the Pre-Existing Medical Condition Exclusion Waiver.

#### **Travel Insurance Assignments of Benefits Clause:**

Please note this has been added to the participant agreement in case JCC Maccabi incurs any costs of behalf of a participant while on the ground:

I understand that a travel insurance and/or travel protection plan has been made available to the participant, and that I may contract for this insurance/protection plan or the insurance/protection plan of my choosing. I further understand and agree that such offers are subject to the insurance/protection provider's conditions and exclusion clauses which have been made available to me for review. In the event that the Organizer incurs costs on the Participant's behalf during the Program that are covered by a travel insurance/protection plan issued in the Participant's name (whether the plan is purchased by the parent/legal guardian or by the Organizer), I authorize the Organizer to file a claim on the Participant's behalf up to and including any and all costs to that the organizer incurs on the Participant's behalf.

#### **Medical Insurance:**

JCC Maccabi program fees include basic medical insurance that covers treatment and medication while on the ground in Israel; however, it will not cover any pre-existing medical conditions. This means that the policy covers treatment for issues like a stomach bug, broken limb, or dehydration, without any out-of-pocket expenses or paperwork. The policy does not cover any medical conditions for which a teen is already being treated or for which treatment has been received in the past. This exclusion rule also applies to all psychological care. For this reason, teens are required to come on the program with their own medical insurance policy, which includes coverage for short-term travel abroad. If a teen needs to be treated for a preexisting condition during the program, the parents of the teen will be solely responsible for any associated costs. The Travel Insurance, may cover pre-existing conditions, which is why we encourage families to take that out separately.