

Recommended Supplemental Insurance

In light of the foregoing, the Study Abroad Program encourages all program participants to purchase supplemental trip insurance. Such insurance is not required by K-State and must be purchased on an individual basis. Some of the most common types of supplemental insurance include:

- Theft insurance - usually provides coverage for the replacement costs of items stolen while abroad, such as a passport or camera.
- Baggage insurance - usually provides reimbursement for loss, theft, or damage to baggage or personal effects. Some baggage insurance policies also provide reimbursement of expenses incurred due to lost baggage such the purchase of clothes or other items.
- Trip cancellation and trip interruption insurance - usually provides reimbursement for unused, non-refundable prepaid travel expenses in the event of trip cancellation or interruption.
- Trip delay insurance - usually helps cover costs incurred if a trip is substantially delayed (generally by 12 hours or more).
- Examples of insurance providers include:

GlobalCare Insurance Services 1-800-821-2488 http://www.globalcare-cocco.com/	Good Neighbor Insurance 1-866-636-9100 http://www.onlinetripinsurance.com/
Travel Guard 1-800-826-4919 http://www.travel-guard.com/	Trip Insurance USA 1-877-216-4885 http://www.tripinsuranceusa.com
World Travel Center 1-800-786-5566 http://www.worldtravelcenter.com	Specialty Risk International, Inc. 1-800-335-0611 http://www.specialtyrisk.com
Insurance Services of America 1-800-647-4589 http://www.insurancefortrips.com/	STA Travel 1-800-781-4040 http://www.statravel.com