

**Refund Policy Form**  
**EU Studies Program in Strasbourg, France**  
**Georgia State University**

**Medical Coverage / Evacuation & Repatriation Coverage**

Mandatory supplemental health and accident insurance is provided for all participants in study abroad programs organized and managed by Georgia State University and is intended to supplement the primary health insurance policies of Program participants. In the case of an accident or other medical emergency, repatriation and evacuation coverage provides funds to pay for return travel to the U.S. The cost of supplemental medical coverage and evacuation/repatriation coverage is included in Program fees. For more information on the terms and limits of this coverage refer to the brochure entitled Study Abroad Insurance Plan for Georgia State University. T.W. Lord & Associates is the company administering this insurance. The insurance policies are currently under-written by ACE American Insurance Company. For further information about coverage please call T.W. Lord & Associates at 770-427-2461.

**Refund Policy**

Applicants are required to comply with the refund policies of the specific Program to which they are applying. All payments are nonrefundable upon payment deadline. In the event a student fails to make any necessary payment on or before the payment deadline, then such student will be dropped from the program and ineligible to participate therein. If a student is completing a financial aid deferment form, it is due on or before the payment deadline or such student will also be dropped from the program and ineligible to participate. If a student elects to terminate its enrollment in the program, then such student must notify the program director in writing prior to the payment deadline. In the event of a failure to so notify the program director, such student will be responsible for any necessary installment(s) due and will not be entitled to a refund of any prior amounts paid.

If a student's participation is terminated by the Program Director (who has authority to make decisions regarding the continued participation in the Program of individuals whose conduct may necessitate disciplinary action), the student will be dismissed from the Program with no refund of fees and, further, the student will be responsible for all costs and expenses associated with his/her return home.

Georgia State University does not assume responsibility for financial risks associated with participation in its study abroad programs. If the University cancels a program before departure or while the program is in progress **for reasons beyond its control** including, but not limited to such things as political unrest or danger to participant safety, only those fees refunded to the University by service providers will be returned to participants. Georgia State will make reasonable efforts to obtain refunds from service providers such as hotels, airlines, and dormitories but no refunds are guaranteed. Fees paid will only be refunded to program participants to the extent they are refunded to the University. Georgia State assumes no responsibility for the financial losses of program participants.

In light of the forgoing, students are encouraged to consider supplemental insurance options. Such insurance is not required by Georgia State and must be purchased on an individual basis. Some of the most common types of supplemental insurance are:

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).

Accidental death and dismemberment insurance - usually provides funds to the insured in the case of injury while traveling and funds to a beneficiary in the case of accidental death while traveling.

For detailed information on the terms, limitations and costs of these types of insurance, contact companies that sell such policies. Examples of companies that offer such insurance are listed below. Please note, however, that Georgia State University in no way endorses any of these companies and that the list is provided for information purposes only.

GlobalCare Insurance Services, Inc.

1-800-821-2488

<http://www.globalcare-cocco.com/>

Good Neighbor Insurance

Phone: 1-866-636-9100

<http://www.onlinetripinsurance.com/>

Insurance Services of America

Phone: 1-800-647-4589

Internet: <http://www.insurancefortrips.com/>

Specialty Risk International, Inc.

Phone: 1-800-335-0611

Internet: <http://www.specialtyrisk.com>

Travel Guard

1-800-826-4919

<http://www.travel-guard.com/>

Trip Insurance USA

Phone: 1-877-216-4885

Internet: <http://www.tripinsuranceusa.com>

World Travel Center

1-800-786-5566

<http://www.worldtravelcenter.com>

I have read and understood the above information.

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Program Participant

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Date