MSU recommends that travelers consider purchasing **Cancellation & Interruption for Any Reason (CFAR/IFAR)** insurance for domestic and international trips. While this is not a requirement, CFAR/IFAR insurance can help protect your investment in your trip in the event the trip is cancelled before departing or interrupted during a trip for any reason and, depending on the policy, it could also extend to reasons related to COVID-19.

There are several CFAR/IFAR insurance options available online to choose from. MSU recommends a CFAR/IFAR insurance policy that provides at least 75% reimbursement coverage for CFAR/IFAR benefits. **While you are free to purchase CFAR/IFAR coverage from any provider that meets your travel needs, one option is through Travel Insured International. You can view their offerings on the website [HERE](http://www.travelinsured.com/agency?agency=53810&p=MontanaState).** The information below is specific to the CFAR/IFAR insurance option listed on the hyperlink above.

CFAR/IFAR insurance should cover a substantial percentage of your program fees, housing, and flights if your program is canceled or you withdraw from the program for any reason if these expenses are non-refundable.

CFAR/IFAR insurance will **not** cover any program fees, housing, or flights that are refunded through your program, lodging or airline resulting from a trip interruption or cancellation.

As you consider purchasing CFAR/IFAR insurance, **make sure you know the following:**

- Your airline’s flight cancellation refund policy
- Your program’s cancellation and refund policies
- The terms of your housing contract, the cost of housing, and when deposits and expenses are owed for your housing

**Ready to enroll in CFAR/IFAR insurance?**

For the above-mentioned option, to satisfy the eligibility for CFAR/IFAR benefits, you must enroll in coverage within **21 days** of receiving a non-refundable bill, charge, or invoice for a coverable expense; or, you must enroll within **21 days** of your initial non-refundable trip deposit date.

Visit the below custom hyperlink to enroll!


**Questions?**

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