



The High Mountain Institute consistently strives to provide best-in-class outdoor adventure programs, and we are proud of our history of facilitating positive and powerful experiences of growth and learning for our many generations of students. Still, we recognize that these kinds of experiences come with inherent risks and that students and their families have to make a significant investment in order to participate in our programs. For these reasons, we encourage families to purchase an insurance policy that can cover losses as a result of a student being unable to participate in or continue with an HMI program.

Ultimately, any decision about insurance is up to the student and his/her family. We encourage families to consider the [Travelex Travel Select plan](#) because it offers appropriate coverage for the nature of HMI programming at a reasonable cost. The Travel Select plan offers the following coverage that could be the right fit for HMI students:

- **Trip cancellation, including travel expenses and pre-paid tuition**
- **Emergency medical and evacuation**
- **Adventure sports upgrade (for HMI Gap only)**
- **Trip interruption**
- **Baggage and personal effects**
- **Travel assistance**

Please note the following important details and limitations of the Travelex Travel Select plan:

- The policy must be purchased at least 1 day before departing for the program.
- The policy covers pre-existing medical conditions as long as it is purchased 1) within 21 days of enrollment in the program and 2) to include 100% of tuition and all travel expenses.
- The student must be medically fit to travel at the time of purchase.
- The student must travel at least 100 miles from home to be eligible for coverage (many Colorado families are therefore ineligible)
- The policy automatically ends when a student returns home, even if it is earlier than the end-date when the policy was purchased. **HMI Semester must purchase two plans to cover the entirety of the program.** For example, a fall HMI Semester family must purchase one policy for the first part of the program (Aug-Nov) and another policy for the second part (end of Nov-Dec).
- **The policy does not cover students who are separated from the program due to disciplinary action (i.e. suspension, expulsion) or program non-completion due to mental health/nervous/psychological complications including suicidality and self-harm.**



How to Purchase

1. Go to <https://www.travelexinsurance.com/travel-insurance/plans/travel-select>. Please review the information provided to see if it is the right fit for you. Click the orange “Buy Now” button in the upper right corner if you decide you want to purchase the policy.
2. Enter your trip information.
 - a. The “Departure Date” should be the day you leave home to come to HMI.
 - b. The “Return Date” should be the day to arrive home from HMI.
 - c. The “Final Destination” can be the US (for domestic HMI programs) or the primary or final country the HMI program visits.
 - d. Leave “None” for “Tour Operator,” “Cruise Line,” and “Originating Airline.”
 - e. The “Primary Traveler” should be the student.
 - f. “Trip Cost” should include pre-paid tuition to HMI plus any travel expenses to participate in the HMI program. *If you do not want tuition covered by the policy but have access to all other policy benefits, you can elect to only enter travel expenses for the Trip Cost. In this case, you will pay a much lower premium.*
 - g. For “Additional Primary Traveler Information,” enter the student’s home address.
 - h. Select the upgrades that you would like. HMI Gap students are strongly encouraged to purchase the “Adventure Sports” upgrade, as many HMI activities are excluded under the standard plan.
 - i. Select your preference for delivery method of policy documents.
3. After clicking “Continue,” you will be directed to a summary screen and a credit card entry to purchase your plan.
4. **Please forward your proof of insurance to HMI.** Feel free to reach out to us with any questions about this insurance or the process of purchasing it.

Travelex Travel Select Plan – Cost Estimates

The following are estimates of plan pricing for each of HMI’s main programs. Price varies by state; the following information is current as of 2019. Students receiving financial aid from HMI will have lower policy prices (these prices assume full tuition payment).

- HMI Semester - \$900 - \$1,100
- HMI Gap - \$400 - \$650
- HMI Summer Term - \$200 - \$500
- High Peaks Adventure - \$100 - \$200
- HMI Apprentice Program - \$125 - \$250