



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 significantly investment in participating in our programs. For these reasons, we encourage families to purchase an insurance policy that can cover losses as a result of a student's being unable to participate in an HMI program or losses related to the inherent risks of activities undertaken at HMI.

When deciding on a travel policy for a program such as HMI, many students/families consider a few things:

- What expenses does a policy cover? Different policies may offer a mixture of benefits, which may include medical costs, emergency travel, loss of baggage, trip interruption/cancellation, coverage of non-refundable expenses (sometimes even tuition), and others.
- Does the policy cover emergency medical costs, especially in the locations of the program and as a result of all the activities the student will do in the program? Many policies exclude or require and upgrade to cover "adventure sports," such as rock climbing or rafting.
- Does the policy cover emergency travel, and for what reasons and with what exclusions?
- Does the policy cover pre-existing conditions? Some policies require that the traveler purchase the policy within a certain amount of time of enrollment and/or booking travel.
- Does the policy cover tuition if a student cannot attend the program or has to leave the program (and for what reasons)? Insurance to cover the full tuition of an HMI program can be expensive and may have exclusions, such as disciplinary removal or withdrawal due to mental health concerns.
- Does the policy offer travel assistance, and what does this assistance include? These benefits can range from simply booking new travel to on-call medical advisors and evacuation/rescue resources.

Please note that this list is by no means comprehensive. Insurance is a vast and complicated industry, and HMI cannot tell families what they need to buy or what kind of coverage they should have. While many policies out there have some common elements, it is rare that one policy will cover every possible loss or expense. It is ultimately up to the student and family to decide what level and type of coverage is appropriate for them.



Travelex Insurance

One example of a policy that families might consider is [Travelex Insurance](#). Note that there are other companies offering similar plans, and each family should research various options before selecting any plan. We receive no commission from Travelex for our families who purchase their insurance plan, and Travelex may deny claims from HMI families based on their specific policies and exclusions.

The [Travelex Travel Select plan](#) offers coverage for many of the more common losses for families while at HMI at a reasonable cost, though families should still explore details carefully to make sure the plan fits their needs.

Please note the following important details about the Travelex Travel Select plan:

- The policy must be purchased at least 1 day before departing for the program.
- The policy covers pre-existing 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.
- The policy automatically ends when a student returns home, even if it is earlier than the end-date when the policy was purchased. For HMI programs that have a scheduled break, two separate policies must be purchased to cover the entirety of the program. For example, for a fall program during which a student will return home for Thanksgiving, the family may purchase one policy for the first part of the program (Aug-Nov) and another policy for the second part (end of Nov-Dec).

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. Many HMI activities are excluded under the standard plan, so families should especially consider the “Adventure Sports” upgrade.
 - i. Select your preference for delivery method of policy documents.



Travel Insurance

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.