Insurance for PYSO’s Tour of the Baltics & Scandinavia
June 2020

The Pittsburgh Youth Symphony Orchestra Association Inc. maintains general liability insurance and other insurance policies for the general operation of the organization. For a tour year, insurance coverage is increased.

WHAT IS INCLUDED IN PYSO’s CONTRACT WITH ACFEA:
When we negotiated a contract with ACFEA, it included the following via USI Affinity Travel Insurance Services.

Eligibility: Those eligible individuals while traveling outside the United States to Finland, Estonia, Latvia, and Sweden.

Contract Period: June 15, 2020 – June 26, 2020

Cancellation and Interruption: $3,000 maximum reimbursement for covered reasons*.

Medical and Other Coverage:
- Accident / Sickness Medical Expense Maximum: $25,000.00
- Deductible: $0.00 / All Cause
- Co-Insurance: The plan will pay a 100% up to the policy maximum
- Pre-Existing Condition Exclusion: 6 months
- Emergency Medical Evacuation: $250,000.00

These are the most common areas of coverage. Additional information and more details about coverage can be provided, if requested.

*Covered reasons for the Trip Cancellation benefit include, but are not limited to: Illness, Injury or Death of a traveler or Family Member; Inclement Weather; a Traffic Accident; or Fire, Flood, Burglary or other Natural Disaster.

PERSONAL HEALTH INSURANCE:
For your own individual (personal) health insurance, you must contact your provider to know exactly what coverage you (or your child) will have on tour.

ADDITIONAL INSURANCE:
Should you want additional insurance, ACFEA offers various plans and benefits through USI Affinity Travel Services: https://my.travelinsure.com/acfea/. You may also, of course, purchase your own travel insurance through the provider of your choice. Some plans may offer “cancel for any reason” but there may be exceptions and these plans are usually quite expensive.