Bermuda Captive Insurance Market

Learn about one of the most important insurance markets in the world: Bermuda. Visit the offices of several captives, insurers and reinsurers in Bermuda, as well as the offices of insurance regulators and other relevant government officials. While there, explore Bermuda’s lifestyle the National Museum of Bermuda, Royal Navy Dockyard, and the Cathedral of the Most Holy Trinity.

The course begins in the Spring 2023 semester with on-site portion during Spring Break 2023.

PROGRAM LEADERS

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COURSE

- EKU students will be registered in UNP 300 International Insurance and Reinsurance Markets for Spring 2023.
- Attendance in class meetings is required. At each meeting we will go over what to expect and what is required for travel. You will also be given assignments and their due dates.

ACCOMMODATIONS
See details below.

ITINERARY
See details below.

PROGRAM DETAILS
Location: Bermuda
Term: Spring 2023
On-site: March 10-18

ELIGIBILITY

- Current EKU student eligible to enroll in EKU courses,
- Good academic standing as defined in the Undergraduate Catalog or Graduate Catalog,
- A minimum of 18 years of age at time of departure,
- No current disciplinary sanctions as verified by the EKU Office of Student Conduct (or equivalent). Students who become ineligible to attend the program after applying due to disciplinary sanctions will be subject to standard program cost penalty rates. Students are responsible for notifying the CCSA when they become aware of this ineligibility. For eligibility questions pertaining to disciplinary sanctions, students should contact the home campus study abroad office.
- Students must complete home campus study abroad application prior to being registered in this course,
- Student must possess passport book (not card) valid for a least six (6) months after return date,
- Students must complete pre-departure orientations,
- Full payment prior to departure, and
- Permission of instructor(s) is required.

Program limited to the first nine (9) applicants. After that you will be place on a waitlist until first payments received.

Priority given to RMI Majors and Minors.
PROGRAM COST

Base Package: 1,650*

* RMI is providing a significant offset to the program cost.

<table>
<thead>
<tr>
<th>BASE PACKAGE (included)</th>
<th>EXCLUDED FROM BASE PACKAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flight (RT Lex to Bermuda) (no deviations)</td>
<td>Items not explicitly listed in package.</td>
</tr>
<tr>
<td>Insurance – International Health with Limited Travel coverage</td>
<td>Passports and/or visas.</td>
</tr>
<tr>
<td>Grotto Bay (doubles, ensuite)</td>
<td>Costs associated with meeting COVID and other health requirements.</td>
</tr>
<tr>
<td>Breakfast package @ Grotto Bay</td>
<td>Transportation within the United States.</td>
</tr>
<tr>
<td>Meal allocation for students ($25/day)</td>
<td>Airport-to-hotel transfer for those not arriving with the arranged flight itinerary.</td>
</tr>
<tr>
<td>Island Wrap-Around Tour of Bermuda (if available)</td>
<td>Airport taxes or fees.</td>
</tr>
<tr>
<td>Friday evening activity</td>
<td>Meals, services, and beverages not included during course-related field programs.</td>
</tr>
<tr>
<td>Bermuda Travel Authorization (if needed)</td>
<td>Personal expenses such as laundry, phone service, and Internet access.</td>
</tr>
<tr>
<td>Bermuda Underwater Exploration Institute</td>
<td>Baggage fees and any costs associated with flight changes.</td>
</tr>
<tr>
<td>Bus Pass</td>
<td>Porterage Services.</td>
</tr>
<tr>
<td>Airport Shuttle</td>
<td>Services and entrances other than mentioned above.</td>
</tr>
<tr>
<td>Taxis</td>
<td>Home institution tuition/fees.</td>
</tr>
<tr>
<td>Airline baggage fee</td>
<td>Single room subject to availability.</td>
</tr>
</tbody>
</table>

Final program fee subject to change due to travel arrangements.

ACCOMMODATION DETAILS
Grotto Bay Resort - Rooms are normally doubles or triples with air conditioning, coffee maker, cable TV, in-room safe, mini-fridge, private balcony, and hair dryers. Specific rooms and inclusions may vary. Daily breakfast included.

TERMS & CONDITIONS
- The group flight from Lexington is include and required.
- All participants will be held to the home campus Code of Conduct.
- All participations will complete a CCSA Custom Global Application and make payments to CCSA. You will also need to complete any EKU required forms.

Payment Schedule:

<table>
<thead>
<tr>
<th>Date</th>
<th>Payment Note</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 18, 2021</td>
<td>Application with $250 non-refundable deposit.</td>
<td>$250</td>
</tr>
<tr>
<td></td>
<td>Students applying after this date pay the 50% of program fee to be considered for the program.</td>
<td></td>
</tr>
<tr>
<td>January 13, 2023</td>
<td>50% program fee due. Students applying after this date pay the 100% of program fee to be considered for the program.</td>
<td>$700</td>
</tr>
<tr>
<td>February 17, 2023</td>
<td>Balance due for program.</td>
<td>$700</td>
</tr>
</tbody>
</table>

CHECK OUT THE PAYMENT OPTIONS PAGE
### Penalty for Withdrawal or Non-payment:

<table>
<thead>
<tr>
<th>Date</th>
<th>Penalty Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>After January 13, 2023</td>
<td>50% of program cost plus any non-recoverable costs.*</td>
</tr>
<tr>
<td>After February 17, 2023</td>
<td>100% of program cost (No refund) plus any non-recoverable costs.*</td>
</tr>
</tbody>
</table>

* Non-recoverable costs include, but are not limited to, the following:
- Airfare (non-refundable after ticket issued)
- Single room supplement
- Pre-paid class activity fees

If a balance remains after the payment due date, the participant may be dropped from the program. A student may remain in the program by providing an award notification from your home campus Student Financial Assistance that verifies ability to pay the program fee immediately after aid is received.

If a student completes a program without full payment prior to the departure, the student will receive an incomplete until the obligation is paid. CCSA will inform faculty leaders if a student is in this situation prior to the term grade deadline.

### PENALTIES FOR CHANGES - After the first payment deadline, changes requested by participating individuals may incur fees. These may include, but are not limited to, the following:

<table>
<thead>
<tr>
<th>Change</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flight Changes</td>
<td>Airline fee + $200</td>
</tr>
<tr>
<td>Housing Changes</td>
<td>Lodging direct costs + $200</td>
</tr>
<tr>
<td>Optional Excursion Changes</td>
<td>$200</td>
</tr>
<tr>
<td>Credit Option Changes</td>
<td>$50</td>
</tr>
<tr>
<td>Early Arrival/Late Departure</td>
<td>Lodging direct costs + $100</td>
</tr>
</tbody>
</table>

### LOGISTICAL CONSIDERATIONS

- **Passport.** Each participant must have a passport that includes an expiration date, which is 6 months beyond the last date of the program.
- **FAFSA.** In order to qualify for financial aid, student should apply for FAFSA at time of application.
- **Physical Expectations.** Participants should be in good physical condition and be prepared to walk 4-5 miles a day.
- **STEP (Smart Traveler Enrollment Program).** Part participants must show proof of registration by February 15, 2023. [https://step.state.gov/STEP/Index.aspx](https://step.state.gov/STEP/Index.aspx)
- **Money Matters:** If you have a credit/debit card or ATM card, inform your bank of travel dates as stated above. Recommend that you budget for at least US$300 for personal expenses. US Dollars are used widely in Bermuda and the Bermudan Dollar is equal to the US$.

### CCSA – The Cooperative Center for Study Abroad and its associates are not responsible for any loss due to theft, personal injury, flight or weather delays, negligence, or default of suppliers, or suppliers changing of itineraries. They and their associates are not responsible for any loss due to travel/flight delays or changes in travel plans due to Acts of Nature or other unforeseen circumstances, nor are we responsible for accidents and medical care. Tour services are furnished by independent contractors who are not agents or servants of CCSA. Refunds are not available for unused portions of the package.

Subject to change with notice to participants due to adjustment in program or pricing.
ITINERARY  All dates and locations are subject to change.

Friday March 10  Travel Day

Flight LEX to Bermuda
Ground transport to hotel
Stay at Grotto Bay (breakfast included)
Dinner followed by class meeting

Saturday March 11

Breakfast on your own
9:30-230 pm  Sight-seeing Island Wrap-Around Tour of Bermuda (if available)
Evening meal together at 7 pm

Sunday March 12

Day on your own
Evening meal together at 7 pm

Monday March 13

Breakfast on your own
9-10 am class time then company visit
Lunch
Company visit
3-7 pm - Explore time
Evening meal together at 7 pm

Tuesday March 15

Breakfast on your own
9-10 am class time then company visit
Lunch
Company visit
Bios & Bermuda Underwater Exploration (BUEI)
Evening meal at 7 pm

Wednesday March 15

Breakfast on your own
9-10 am class time then two company visits
Afternoon explore time

Thursday March 16

Breakfast on your own
9-10 am class time visits with regulators
Lunch
Visits with other government officials
Evening meal at 7 pm

**Friday March 17**

Breakfast on your own
9-10 am class time then two company visits
Lunch and debriefing time reminders about packing etc.
Afternoon explore time
Evening activity and meal at 6 pm

**Saturday March 18**

Breakfast on your own
Lunch
Depart for airport
Return flight

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All dates and locations are subject to change.